Government
Publications

Copy 2

Ontario. Legislature assembly.

Sessional papers

SESSIONAL PAPERS.

VOL. XXXII.—PART IV.

THIRD SESSION, NINTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO.

SESSION 1900.

TORONTO;
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1900.

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TORONTO.

1091177

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Binder Twine sold in 1899	72	*Not printed.*
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No. 2.. Estimates (Vote of Credit) for the year 1900. Presented to the Legislature, 15th February, 1900. *Not Printed.* Estimates for the year 1900. Presented to the Legislature, 6th March, 1900. *Printed.* Estimates (Supplementary). Presented to the Legislature, 25th April, 1900. *Printed.*

No. 3.. Report of the Commissioner of Crown Lands for the year 1899. Presented to the Legislature, 29th March, 1900. *Printed.*

No. 4.. Report of the Royal Commission, on the Financial position of the Province. Presented to the Legislature, 6th March, 1900. *Printed.*

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No. 5.. Report of the Bureau of Mines for the year 1899. Presented to the Legislature, 25th April, 1900. *Printed.*

No. 6.. Report of the Commissioners for the Queen Victoria Niagara Falls Park for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 7. Report of the Commissioner of Public Works for the year 1899. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 8.. Report of the Inspectors of Factories for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

No. 9.. Report upon the Registration of Births, Marriages and Deaths in the Province for the year 1899. Presented to the Legislature, 9th March, 1900. *Printed.*

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No. 10.. Report of the Inspector of Insurance and Registrar of Friendly Societies for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

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No. 11.. Report of the Financial Statements made by Loan Corporations for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

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No. 12.. Report of the Minister of Education for the year 1899, with the Statistics of 1898. Presented to the Legislature, 8th March, 1900. *Printed.*

No. 13.. Reports of Auditor and Standing Committee on Finance for 1899-1900 of the University of Toronto. Presented to the Legislature, 10th April, 1900. *Printed.*

No. 14.. Report of the Ontario Agricultural College and Experimental Farm for the year 1899. Presented to the Legislature, 17th April, 1900. *Printed.*

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No. 15.. Report of the Agricultural and Experimental Union of Ontario for the year 1899. Presented to the Legislature, 26th March, 1900. *Printed.*

No. 16.. Report of the Fruit Growers' Association of Ontario for the year 1899 Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 17.. Report of the Fruit Experiment Stations of Ontario for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 18.. Report of the Superintendent of Spraying for the year 1899. Presented to the Legislature, 12th March, 1900. *Printed.*

No. 19.. Report of the Entomological Society of Ontario for the year 1899. Presented to the Legislature, 21st March, 1900. *Printed.*

No. 20. Report of the Bee Keepers' Association for the Province for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

No. 21.. Report of the Poultry Associations of the Province for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

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No. 22.. Report of the Cheese and Butter Associations of the Province for the year 1899. Presented to the Legislature, 23rd April, 1900 *Printed.*

No. 23.. Report of the Live Stock Associations of the Province for the year 1899, Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 24.. Report of the Superintendent of Farmers' Institutes of the Province for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

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No. 27.. Report of the Ontario Game and Fish Commissioners for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

No. 28.. Report of the Department of Immigration for the year 1899. Presented to the Legislature, 28th March, 1900. *Printed.*

No. 29.. Report of the Inspector of Division Courts for the year 1899. Presented to the Legislature, 12th March, 1900. *Printed.*

No. 30.. Report of the Inspector of Legal Offices for the year 1899. Presented to the Legislature, 9th March, 1900. *Printed.*

No 31.. Report of the Inspector of Registry Offices for the year 1899 with statement of fees and emoluments of Registrars. Presented to the Legislature, 23rd April, 1900. *Printed.*

No 32.. Report of the Provincial Board of Health for the year 1899. Presented to the Legislature, 25th April, 1900. *Printed.*

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No. 34.. Report upon the Lunatic and Idiot Asylums for the Province for the year ending 30th September, 1899. Presented to the Legislature, 6th March, 1900. *Printed.*

No. 35.. Report upon the Common Gaols, Prisons and Reformatories of the Province for the year ending 30th September, 1899. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 36.. Report upon the Hospitals of the Province for the year ending the 30th September, 1899. Presented to the Legislature, 28th March, 1900. *Printed.*

No. 37.. Report upon the Institution for the Education of the Blind, Brantford, for the year ending 30th September, 1899. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 38.. Report upon the Institution for the Education of the Deaf and Dumb, Belleville, for the year ending 30th September, 1899. Presented to the Legislature, 6th March, 1900. *Printed.*

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No. 39.. Report of the Work under the Children's Protection Act for the year 1899. Presented to the Legislature, 15th March, 1900. *Printed.*

No. 40.. Report on the working of the Tavern and Shop Licenses Acts for the year 1899. Presented to the Legislature, 6th March, 1900. *Printed.*

No. 41.. Report of the Provincial Municipal Auditor for the year 1899. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 42.. Return from the Record of the several Elections of the Legislative Assembly in the Electoral Divisions of West Peterborough, South Renfrew, East Elgin, West Elgin, South Brant, and East Middlesex, since the General Election of March 1st, 1898, shewing:—(1) The number of Votes polled for each Candidate in the Electoral District in which there was a contest. (2) The majority whereby each successful Candidate was returned. (3) The total number of Votes polled in each District. (4) The number of Votes remaining unpolled. (5) The number of names on the Voters' Lists in each District. (6) The population of each District as shewn by the last Census. Presented to the Legislature, 20th February, 1900. *Printed.*

No. 43.. Report of the Commission of Enquiry, concerning the operation of the San José Scale Act, 1899. Presented to the Legislature, 12th March, 1900. *Printed.*

No. 44.. Report of the Inspector of Fumigation Appliances for the year 1899. Presented to the Legislature, 12th March, 1900. *Printed.*

No. 45.. Report of the Librarian on the state of the Library. Presented to the Legislature, 14th February, 1900. *Not printed.*

No. 46.. Copy of an Order-in-Council, approved by His Honour the Lieutenant-Governor the thirty-first day of January, 1900, directing that a Commission be appointed to enquire into matters connected with the election for the West Riding of Elgin, and also a copy of the Commission issued thereunder. Presented to the Legislature, 15th February, 1900. *Printed.*

No. 47.. Copy of a Commission appointing Messieurs Hoskin, Walker and Kirkland, Commissioners to enquire into the Financial affairs of the Province of Ontario. Presented to the Legislature, 19th February, 1900. *Printed.*

No. 48.. Report by Prof. James Mavor on Workmen's Compensation for Injuries. Presented to the Legislature, 25th April, 1900. *Printed.*

No. 49.. Copy of Agreement between Her Majesty, represented by the Honourable the Commissioner of Crown Lands, of the one part, and the Blanche River Pulp and Paper Company, Limited, of the other part, and bearing date on the 14th April, 1900. Presented to the Legislature, 23rd April, 1900. *Printed.*

No. 50.. Copy of Agreement with the Spanish River Pulp and Paper Company Limited. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 51.. Awards of the Arbitrators on the Unsettled Accounts between the Dominion of Canada and the Provinces of Ontario and Quebec. Presented to the Legislature, 13th March, 1900. *Printed.*

No. 52.. Statement as to distribution of the Statutes, Revised and Sessional, for the year, 1899. Presented to the Legislature, 7th March, 1900. *Not Printed.*

No. 53.. Return to an Order of the House of the Seventeenth day of March, 1899, for a Return shewing specificially the nature and amount of each investment now outstanding of the moneys or funds of infants and others in Court, the date when each such investment was made, the rate of interest the same bears, when and how payable, and the security held for each of such investments. Presented to the Legislature, 7th March, 1900. Mr. *Carscallen.* *Not Printed.*

No. 54.. Return to an Order of the House of the Sixth day of March, 1900, for a Return of copies of all correspondence in connection with the appointment of Donald McNiven, as a fishery officer for Lake Simcoe, together with copies of all reports made by him. Presented to the Legislature, 7th March, 1900. Mr. *Thompson.* *Not Printed.*

No. 55.. Return to an Order of the House of the Seventeenth day of March, 1899, for a Return shewing the total amount of moneys now on deposit in, or subject to the control and distribution of the Supreme Court of Judicature for Ontario, or either division thereof; the style of cause of each action or proceeding in which such moneys have been so paid in, and the County in which each action or proceedings was commenced, as far as practicable, together with the amount now standing to the credit of each such action or proceeding; the names of the persons by whom such payments were respectively made, and on what account, where practicable; the names of and last known addresses of the persons entitled thereto, in all cases in which no payment out of Court has been made within the last ten years, so far as appears by the books and papers in the office of the Accountant of the Supreme Court of Judicature for Ontario, and the amounts due to such persons respectively, so far as appears by the said books. Presented to the Legislature, 9th March, 1900. Mr. *Carscallen.* *Not printed.*

No. 56.. Regulations *in re* Staking out Locations under Mines Act, in the unsurveyed territory of Ontario. Presented to the Legislature, 12th March, 1900. *Printed.*

No. 57.. Reported on Tenders for Departmental and Legislative Printing and Binding, and Contract with Warwick Bro's & Rutter. Presented to the Legislature, 15th March, 1900. *Printed.*

No. 58.. Copy of Order in Council directing the payment of Surplus Surrogate fees to His Honour Judge Doyle. Presented to the Legislature, 16th March, 1900. *Not Printed.*

No. 59.. Return to an Order of the House of the twenty-second day of March, 1899, for a Return of copies of all papers and correspondence between any member of the Government and any individual with respect to the audit asked for by citizens of the Town of Amherstburg, of the accounts of the local collector. Presented to the Legislature, 21st March, 1900. Mr. *Reid, (Addington.)* *Not Printed.*

No. 60.. Return to an Order of the House of the twenty-first day of March, 1900. for a Return of copies of all instructions issued by the Department to the inspector or commissioners of the County of Grenville, referring to application for hotel licenses in the Village of North Augusta in the County of Grenville, for the last four years, and all reports from the commissioners and inspector in relation thereto. Presented to the Legislature, 22nd March, 1900. Mr. *Joynt*. *Not Printed.*

No. 61.. Copy of an Order-in-Council commuting the Surrogate Court fees payable to His Honour Judge Morson. Presented to the Legislature, 22nd March, 1900. *Not Printed.*

No. 62.. Copy of an Order-in-Council respecting the payment to certain Judges mentioned therein of surplus Surrogate fees. Presented to the Legislature, 22nd March, 1900. *Not Printed.*

No. 63.. Copy of an Order-in-Council directing that the bonds or guarantee policies of certain insurance companies mentioned therein may be given and accepted as security under the Statutes of Ontario. Presented to the Legislature, 22nd March, 1900. *Not Printed.*

No. 64.. Copy of an Order-in-Council commuting the fees of His Honour Judge Barron as Local Master at Stratford. Presented to the Legislature, 22nd March, 1900. *Not Printed.*

No 65.. Analysis of Reports of District, Township, Agricultural and Horticultural Societies for the years 1887, 1888 and 1889. Presented to the Legislature, 28th March, 1900. *Not Printed.*

No. 66.. Return to an Order of the House of the sixteenth day of March, 1900, for a Return of copies of all correspondence in connection with the appointment of Frederick Warren as Division Court Clerk in the Township of Osnabruck in the County of Stormont. Presented to the Legislature, 28th March, 1900. Mr. *McLaughlin*. *Not Printed.*

No. 67.. Return to an Order of the House of the sixth day of March, 1900, for a Return shewing:—

1st. The name and salary of each License Inspector in the Province for the year 1899, and the County for which he was appointed.

2nd. The amount allowed each such Inspector for expenses.

3rd. The names of License Commissioners in each License District and the amount of expenses allowed to each in the year 1899. Presented to the Legislature, 29th March, 1900. Mr. *Marter*. *Not printed.*

No. 68.. Report of the Master of Titles for the year 1899. Presented to the Legislature, 4th April, 1900. *Not printed.*

No. 69.. Return to an Order of the House of the first day of March, 1899, for a Return giving information under the following heads, respecting bonuses and exemptions to manufacturing industries granted by each municipality in the Province since the year 1870:—1. Amount

of aid by way of absolute bonus and the names of firms or companies receiving same. 2. Amount of aid by way of loan, with names of firms or companies receiving same and the amount of such loan or loans repaid to each municipality. 3. Number of factories which have been granted exemptions from taxation in whole or in part, and approximately the amount of such exemption based on municipal assessors' estimate of the rateable property of each industry. 4. Number of firms or companies which have received municipal aid in any form, more than once 5. Number of such firms or companies which have failed or removed from the municipalities which gave them aid by way of bonus, loan or exemption. Presented to the Legislature, 4th April, 1900. Mr. *Pattullo. Not printed.*

No. 70.. Return to an Order of the House of the seventh day of March, 1900, for a Return of copies of all correspondence between the Government or any member thereof, or any official of the Government and the County Crown Attorney of Elgin, or any other person, in connection with the cases of Queen *vs.* Bole, and Queen *vs.* Cahill. Presented to the Legislature, 4th April, 1900. Mr. *McDiarmid. Not printed.*

No. 71.. Return to an Order of the House of the twenty-sixth day of March, 1900, for a Return shewing names, or the official numbers, of Boys reprieved from the Penetanguishene Reformatory, and of Girls reprieved from the Industrial Refuge for Girls, Toronto, during the two years previous to the first February, 1900. The date when the reprieve was recommended by the Warden or Superintendent. The date when the reprieve was finally granted. Presented to the Legislature, 4th April, 1900. Mr. *Pyne. Not printed.*

No. 72.. Return to an Order of the House of the sixth day of April, 1900, for a Return, shewing the quantity of binder twine sold during the season of 1899. To whom sold, with names of purchasers and price *per* pound received. Shewing as well, the names of persons still indebted to the Government, and to what amount, in each case. Presented to the Legislature, 6th April, 1900. Mr. *Duff. Not printed.*

No. 73.. Report of the Registrar of Live Stock for the year 1899. Presented to the Legislature, 9th April, 1900. *Printed.*

No. 74.. Commercial Report of the Canadian Section of the Imperial Institute. Presented to the Legislature, 10th April, 1900. *Not printed.*

No. 75.. Return to an Order of the House of the seventh day of March, 1900, for a Return shewing the salary paid to Mr. John Hoskin as Official Guardian. The number and names of the clerks in his office with dates of appointment, and the salary paid by Government to each. Also shewing what other emoluments are received by Mr. Hoskin as such Official Guardian each year, and what amount of other emoulment, if any, was so received or earned by Mr. Hoskin for the year 1899 in his capacity as such official guardian. Presented to the Legislature, 10th April, 1900. Mr. *Whitney. Not Printed.*

No. 76.. Return to an Order of the House of the second day of April, 1900, for a Return shewing amount of Revenue received during the year 1899, by each of the Departments of Government as audited and passed by the Commission appointed to investigate and report as to the Finances of the Province. Presented to the Legislature, 10th April, 1900. Mr. *Miscampbell*. *Not printed.*

No. 77.. Return to an Order of the House of the sixteenth day of March, 1900, for a Return stating the number of hours female *employés* in factories have to work each day. Also the minimum amount of wages paid *per* day to any female *employé* under the Factory Act. Also, whether separate sanitary conveniences are supplied where male and female *employés* are working, under the Factory Act. And shewing as well what system of Government inspection the factories are now under. Presented to the Legislature, 11th April, 1900. Mr. *Pyne*. *Not printed.*

No. 78.. Return to an Order of the House of the nineteenth day of March, 1900, for a Return of copies of all correspondence between any member of the Government and any official thereof relating to the distribution of the Statutes. Presented to the Legislature, 18th April, 1900. Mr. *Carnegie*. *Not Printed.*

No. 79.. Agreement between the Commissioners of the Queen Victoria Niagara Falls Park and the Ontario Power Company of Niagara Falls, dated 11th day of April, 1900. Presented to the Legislature, 17th April, 1900. *Not printed.*

No. 80.. Agreement between Her Majesty, represented by the Honourable the Commissioner of Crown Lands of the first part and The Nepigon Pulp, Paper and Manufacturing Company, Limited, of the other part, bearing date on the 18th April, 1900. Presented to the Legislature, 20th April, 1900. *Printed.*

No. 81.. Return to an Order of the House of the fourteenth day of March, 1900 for a Return shewing the number of dates and places of sittings of the County and Districts Courts, and Courts of General Sessions of the Peace, Oyer and Terminer and General Gaol delivery and of the High Court of Justice, respectively, held in the various county and district towns of the Province, during the years 1895 to 1899, both inclusive:—

(*a*) At which there has been no business to be tried before the petit jury,—

(*b*) At which there has been no action, matter or other proceedings to be tried by a judge without a jury,—

(*c*) At which there have been no indictments laid before the Grand Jury. Presented to the Legislature, 23rd April, 1900. Mr. *Hoyle*. *Not printed.*

No. 82.. Return to an Order of the House of the fourth day of April, 1900, for a Return of copies of all correspondence and papers, between any member of the Government, or any official thereof, or any other person or persons, in reference to a claim made by the Counties of

Leeds and Grenville against the Government *re* Criminal Justice Account shewing as well, the balance due the Counties. Presented to the Legislature, 23rd April, 1900. Mr. *Joynt*. *Not printed.*

No. 83.. Report of Upper Canada College and Bursars Statement, for the year 1899. Presented to the Legislature, 26th April, 1900. *Printed.*

No. 84.. Return to an Order of the House of the ninth day of April, 1900, for a Return of copies of all correspondence between the License Commissioners or License Inspector for the East Riding of the County of Lambton, or any person, relating to the issuing of a Liquor License in the Village of Thedford for the year 1900. Presented to the Legislature, 26th April, 1900. Mr. *Marter*. *Not Printed.*

LOAN CORPORATIONS STATEMENTS:

BEING

FINANCIAL STATEMENTS MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND COMPANIES, AND TRUSTS COMPANIES.

FOR THE YEAR ENDING

31ST DECEMBER, 1899.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO.

TORONTO:
PRINTED AND PUBLISHED BY L. K. CAMERON,
Printer to the Queen's Most Excellent Majesty,
1900.

To the Honourable J. M. Gibson, Q.C., M.P.P.,

Attorney-General.

Sir,—I have the honour to present herewith the third Annual Statements made by Loan Corporations under the present Act (R. S. O. 1897, c. 205). Prefixed to these statements will be found a copy of the official blank form. As might of course have been anticipated, a little difficulty arose at first from dissimilar forms of bookkeeping; another difficulty arose in a few cases from the fact that the fiscal year of the company did not formerly end with the 31st December; but these difficulties are now disappearing.

The Companies included in the Report are here classified (as in the present Act) into:

Loan Companies.

Loaning Land Companies.

Trusts Companies.

The Loan Companies forming the first mentioned Class, are further sub-divided into:

A. Companies having only permanent stock.

B. Companies having withdrawable as well as permanent stock, or having withdrawable stock only.

In some cases (as will be seen from the table at the end of the Report) the Financial Statement covered the fiscal year of the Company, and not the official year ending 31st December, 1899.

I have the honour to be, Sir,
Your obedient servant,

J. HOWARD HUNTER,
Registrar of Loan Corporations.

Parliament Buildings,
Toronto, 10th May, 1900.

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FORM OF ANNUAL STATEMENTS

SUPPLIED TO LOAN CORPORATIONS FOR PURPOSES OF THIS REPORT.

Note.—By comparing with this form the statement actually made by each company and printed within, the fulness and completeness of the company's statement may be tested. In the case of some statements where a want of detail is noticeable, the companies have explained that their accounts will hereafter be kept in such form as to supply the necessary particulars.

FORM OF ANNUAL STATEMENT.

The following is a copy of the form supplied to each Loan Corporation for purposes of its Annual Statement for the year ending 31st December, 1899 :

ANNUAL STATEMENT

Of the condition and affairs of the (Name of Corporation).....*of* ..... *at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.*

The Corporation was incorporated under the laws of.....*on the* ..... *day of*. .... *18*. ..

The Head Office of the Corporation is at No.. ....(Name of Street)..... ... *in the* (City, Town or Village) ....*of* ... .*in the* (Province, State, etc .....*of*.... . ...

The Chief Agency for Ontario (If the Corporation's Head Office is elsewhere than in Ontario) *is situated at No*.....(Name of Street). .... *Street, in the* (City, Town, etc)..... *of*..... ..... *in the Province of Ontario.*

The Chief Agent and Attorney for Ontario (If Corporation's Head Office is elsewhere than in Ontario) *is* (Name) .....*and his address is* ....*in the Province of Ontario.*

The Board is constituted of.....*Directors holding office for* ....*years.*

The Directors and Chief Executive Officers of the Corporation at the 31st December, 1899, were as follows :

Names of Directors and Chief Executive Officers.	Designation of Office.	Address.	Term of Office.	
			Began (Date.)	Will end (Date.)
	President. Vice-President. Manager. Secretary.			

A. Permanent Capital Stock : Total amount authorized, $ Total amount subscribed, $
as more particularly set out in Schedule A hereto.

SCHEDULE B.

Shares of Terminating or Withdrawable Stock.	Fully Paid.		Prepaid.		Instalment.		Total
	No.	Amount	No.	Amount	No.	Amount	
		$		$		$	
Number and amount in force at 31st Dec, 1898..... ..							
" issued during 1899							
Gross total in force at any time in 1899.....							
	No. of shares.	Amount					
		$					
Deduct as follows :							
Withdrawn and paid off during 1899..							
Retired by Corporations during 1899..							
Converted into Permanent Stock during 1899.....							
Forfeited and lapsed during 1899....							
Total deductions							
Net total remaining in force at 31st December, 1899 ...							

Summary of Terminating or Withdrawable Stock in force 31st December, 1899 :
Of which there has been credited to Loan Fund.

		Total.		Total.
Shares Fully Paid Stock.....at $	per Share..$	on which shareholders have paid in		$
Shares "Prepaid" Stock (other than above) ..... at $	per Share..$	on which " "	paid	$
Shares Instalment Stock (payable by fixed periodical payments) at $	per Share..$	on which " "	paid	$
Total.....				

Total amount distributed or credited in 1899 :
(1) As interest ..... $
Rate of such interest, per cent. per annum ..... $
(2) As dividends out of profits.. ..... $
Rate or rates per cent. of such dividends..... $

BALANCE SHEET AS AT THE 31ST DECEMBER, 1899.

DR. CAPITAL AND LIABILITIES.

	$ cts	$ cts.
CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).		
Item No. **A. PERMANENT CAPITAL STOCK OR SHARES.**		
1. (a) *Ordinary Joint Stock* Capital fully called : Total called $..... Total paid thereon.....		
2. (b) *Ordinary Joint Stock* Capital....% called : Total called $..... Total paid thereon.....		
3. (c) *Ordinary Joint Stock* Capital....% called : Total called $..... Total paid thereon.....		
4. (d) Dividends declared in respect of (1), (2) or (3), but not yet paid...		
5. (e) Unappropriated profits in respect of (1), (2) or (3)		
6. (f) Reserve Fund in respect of (1), (2) or (3).....		
7. (g) Contingent Fund in respect of (1), (2) or (3).....		
8. (h) *Instalment Permanent Stock* (payable by fixed periodical payments) : Total subscribed $..... on which has been paid.....		
9. (i) Dividends declared on (8) but not yet paid.....		
10 (j) Unappropriated profits on (8).....		
11. (k) Reserve Fund in respect of (8)		
12. (l) Contingent Fund in respect of (8).....		
13. (m) Instalments or Premiums on (8) paid in advance.....		
B. TERMINATING CAPITAL STOCK OR SHARES :—		
14. (a) *Fully Paid Stock* : Total in force.....shares at $.....per share carried to Loan Fund		
15. (b) Profits or accrued interest on (14) credited or appropriated but not yet paid		
16. (c) Profits or accrued interest on (14) not credited or appropriated.....		
17. (d) *Prepaid Stock* : Total in force.....shares at $.....per share. on which has been paid into Loan Fund		
18. (e) Profits or accrued interest on (17) credited or appropriated but not yet paid		
19. (f) Profits or accrued interest on (17) not credited or appropriated.....		
20. (g) *Instalment Stock* : Total issue now in force..... shares at $..... per share $..... on which has been paid into Loan Fund		
21. (h) Profits or accrued interest on (20) credited or appropriated but not paid out		
22. (i) Profits or accrued interest on (20) not credited or appropriated.....		
23. (j) Instalments or Premiums paid on (20) in advance.....		
C. LIABILITY TO STOCKHOLDERS OR SHAREHOLDERS OTHER THAN ALREADY SHOWN UNDER A OR B, VIZ. :—		
24.....		
25.....		
26.....		
LIABILITIES TO THE PUBLIC.		
27. Deposits		
28. Interest on deposits, due, or accrued, or capitalized		
29. Debentures issued in Canada.....		
30. Interest due and accrued on (29)		
31. Debentures issued elsewhere than in Canada		
32. Interest due and accrued on (31)		
33. Debenture stock issued in Canada		
34. Interest due and accrued on (33)		
35. Debenture stock issued elsewhere than in Canada.....		
36. Interest due and accrued on (35).....		
37. Owing to Banks (including interest due or accrued)		
38. Due on Bills Payable other than (37), including interest due or accrued)		
39. Due on Loans in process of completion or to pay assumed mortgages.....		
40. Other liabilities to the public, viz :—		
41. (a)		
42. (b)		
43. (c)		
Total Actual Liabilities.....		

BALANCE SHEET AS AT 31st DECEMBER, 1899.—*Continued.*

Dr.—*Continued.*

	$	cts.	$	cts.
CONTINGENT LIABILITIES.				
44. Claims against the Corporation not acknowledged as debts, viz.:—				
45. (a)				
46. (b)				
47. (c)				
48. Money for which the Corporation is contingently liable, viz.:—				
49. (a) Principle guaranteed				
50. (b) Interest guaranteed				
51. (c) Trust Funds invested but not guaranteed:—				
52. (1) Principal				
53. (2) Interest				
54. (d) Trust Funds uninvested not bearing interest and not guaranteed				
Total Contingent Liabilities				
Gross Total Liabilities, Actual and Contingent	....	....		

Cr.	$	cts.	$	cts.
I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.				
A. Immovable Property Owned Beneficially by the Corporation:—				
1. (a) Office premises situated as follows:—				
2. (I) At held in freehold				
3. (II) At held in hold				
4. (III) At held in hold				
5. (b) Freehold land (including buildings) other than foregoing				
6. (c) Leasehold land (including buildings) other than foregoing				
7. (d)				
8. (e)				
B. Debts Secured by Mortgages of Land:—				
9. (a) Debts (other than item 10) secured by mortgages of land				
10. (b) Debts secured by mortgaged land held for sale				
11. (c) Interest due and accrued on items 9 and 10 and not included therein				
12. (d) Of the items mentioned in 9, 10 and 11 the sum of $ is due by directors or officers of the Corporation (not extended)				
C. Debts not above Enumerated for which the Corporation Holds Securities as Follows:—				
13. (a) Debts secured by accepted Bills of Exchange				
14. (b) Debts secured by Municipal Bonds or Debentures				
15. (c) Debts secured by Public School Debentures				
16. (d) Debts secured by Loan Corporations' Debentures				
17. (e) Debts secured by Dominion Government Stock or Bonds				
18. (f) Debts secured by Stock or Bonds of any of the Provinces of Canada				
19. (g) Debts secured by Stock or Bonds of other Governments				
20. (h) Debts secured only by Permanent Stock or Shares of the Corporation				
21. (i) Debts secured only by Terminating Stock or Shares of the Corporation				
22. (j) Debts secured by				
23. (k) Debts secured by				
24. (l) Debts secured by				
25. (m) Debts secured by				
26. (n) Interest due or accrued on items 14 to 25 and not included therein				
D. Unsecured Debts:—				
27. (a)				
28. (b)				
29. (c)				
40. (d) Interest due or accrued on items 27 to 29 and not included therein				

BALANCE SHEET AS AT 31st DECEMBER, 1899.—*Continued.*

CR.—*Continued,*

	I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.—*Continued.*	$	cts.	$	cts.
	E. CASH :—				
31.	(*a*) On hand				
32.	(*b*) In bank as follows :—				
33.	(I) In the.....Bank at				
34.	(II) In the.....Bank at				
35.	(III) In the.....Bank at				
36.	(IV) In the.....Bank at				
	F. ASSETS NOT HEREINBEFORE MENTIONED :—				
37.	(*a*)				
38.	(*b*)				
39.	(*c*)				
40.	(*d*)				
41.	(*e*)				
42.	(*f*)				
	Total of assets owned beneficially by Corporation				
	II. ASSETS NOT OWNED BENEFICIALLY BY CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE :—				
	A. AS GUARANTOR.				
	(*a*) Mortgage securities :—				
43.	(I) Principal				
44.	(II) Interest due and accrued				
	(*b*) Other securities :—				
45.	(I) Principal				
46.	(II) Interest due and accrued				
	B. AS TRUSTEE, REPRESENTATIVE, GUARDIAN, OR AGENT (WITHOUT GUARANTEE)				
	(*a*) Mortgage securities :—				
47.	(I) Principal				
48.	(II) Interest due and accrued				
	(*b*) Other securities :—				
49	(I) Principal				
50.	(II) Interest due and accrued				
51.	(*c*) Unsecured debts				
52.	(*d*) Uninvested Trust funds				
	Total of Assets II				
	Grand total of Assets I and II				

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1899.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.	Amount carried to earnings, maintenance or contingent account. (Column 1.)		Amount carried to Capital Account. Terminating Capital. (Column 2)		Amount carried to Capital Account. Permanent Capital including Reserve. (Column 3.)		Total (Column 4.)	
A.—Balances from 31st December, 1898.								
Item No.	$	c.	$	c.	$	c.	$	c.
1. (a) Capital Account								
(b) Cash (not already shown under (1))								
2. (i) On hand								
3. (ii) In bank								
B.—Sums Received Wholly or Partly on Capital Stock:—								
4. (a) Calls on Joint Stock Permanent Capital								
5. (b) Premiums on (4)								
6. (c) Sales of fully paid Building Society Stock								
7. (d) Sales of prepaid Building Society Stock								
8. (e) Dues on Instalment Building Society Stock								
9. (f) Premiums on (6), (7) and (8)								
C.—Receipts on Account of Investments, Loans or Debts.								
(a) On Mortgages of Realty:								
10. (i) Principal								
11. (ii) Interest								
(b) On other securities:								
12. (i) Principal								
13. (ii) Interest or Dividends								
(c) Unsecured Debts								
14. (i) Principal								
15. (ii) Interest								
D.—Receipts from Real Estate Owned Beneficially by Corporation:—								
18. (a) Sales (not included in any of foregoing items)								
17. (b) Rent								
E. Miscellaneous:—								
18. (a) Commission, Brokerage (or Remuneration as Corporate Agent, Trustees, etc.)								
19. (b) Premium or Bonus on Loans								
20. (c) Membership or Entry Fees (being income of corporation)								
21. (d) Fines								
22. (e) Forfeiture or Lapses. (*Extend into Column 1*)								
23. (f) Revivals of Terminating Stock. (*Extend into Column 2*)								
24. (g) Conversions of Terminating Stock into Permanent Stock (*Extend into Column 3*)								
F.—Borrowed Money:—								
25. (a) Bank or other advances, discounts or overdrafts								
26. (b) Borrowed by taking deposits								
27. (c) Borrowed on Debentures								
28. (d) Borrowed on Debenture Stock								
29. (e) Borrowed otherwise, viz:—								
G.—Receipts from Other Sources, viz:—								
Totals								

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1899.—*Continued.*

II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN OR AGENT IN TRUST.	Amount carried to earnings, maintenance or contingent account.		Carried to Capital Account.		Total.	
A.—Balances from 31st December, 1898:—						
Item No.	$	c.	$	c.	$	c.
31. (*a*) Capital Account						
(*b*) Cash (not included in 31):—						
32. (i) On hand						
33. (ii) In bank						
B.—Received on Account of Investments, Loans or Debts:—						
34. (*a*) On Mortgages: Principal, $ ..... Interest, $						
35. (*b*) On other securities: Principal, $..... Interest, $						
36. (*c*) On Unsecured Debts: Principal, $..... Interest						
C.—Receipts from Real Estate:—						
37. (*a*) Sales (not included in foregoing items).....						
38. (*b*) Rents						
D.—Receipts from Other Sources, viz.:—						
39. (*a*)						
40. (*b*).....						
41. (*c*).....						
Totals.....						

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1899.

Item No.	I.—EXPENDED ON CORPORATION ACCOUNT.	Amount carried to Earnings, Maintenance or Contingent Account. (Column 1.)		Amount carried to Capital Account. Terminating Capital. (Column 2.)		Permanent Capital, including Reserve. (Column 3.)		Total. (Column 4.)	
	A.—Sums Loaned or Invested on Capital Account.	$	c.	$	c.	$	c.	$	c.
1.	(*a*) Loaned on Mortgages of Realty (including item 7 (*e*) if no separate account therefor)								
	(*b*) Loaned or invested in other Securities, viz :—								
2.	(i)								
3.	(ii)								
4.	(iii)								
5.	(iv)								
6.	(*c*) Real Estate purchased								
7.	(*d*) Incumbrances on Realty paid off								
	(*e*) Insurances or taxes advanced on property mortgaged to the corporation								
	B.—Expended on Stock Account:—								
8.	Dividends paid on Permanent Stock. (*Extend into Column 1*)								
9.	Dividends paid on Terminating Stock. (*Extend into Column 1*)								
10.	Interest paid on Terminating Stock. (*Extend into Column 1*)								
11.	Paid for Terminating Stock withdrawn. (*Extend into Column 1 or 2, divide between 1 and 2, as the case may be*)								
12.	Paid for Terminating Stock matured. (*Extend as in 11*)								
13.	Profits paid on (11) and (12). (*Extend as in 11*)								
14.	Paid for Terminating Stock retired. (*Extend into Column 2*)								
15.	Terminating Stock forfeited or lapsed. (*Extend into Column 2*)								
16.	Terminating Stock converted into Permanent. (*Extend into Col. 2*)								
17.	Terminating Stock revived. (*Extend into Column 1*)								
	C.—Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:—								
18.	(*a*) Bank Account (Principal and Interest)								
19.	(*b*) Deposits: Principal, $.... Interest, $								
20.	(*c*) Debentures issued in Canada: Principal, $.... Interest, $								
21.	(*d*) Debentures issued elsewhere: Principal, $.... Interest, $								
22.	(*e*) Debenture Stock issued in Canada: Principal, $.. Interest, $								
23.	(*f*) Debenture Stock issued elsewhere: Principal, $.. Interest, $								
24.	(*g*) Guarantees paid: Principal, $.... Interest, $								
	D.—Management Expenses (other than foregoing):—								
25.	(*a*) Salaries and Fees								
26.	(*b*) Commission or Brokerage								
27.	(*c*) Advances to Agents								
28.	(*d*) Stationery, Postage, Printing and Advertising								
29.	(*e*) Law Costs								
30.	(*f*) Fuel, Rent, Taxes (other than in 7) and Rates								
31.	(*g*) Travelling Expenses								
32.	(*h*) Registration Fee								
	E.—Other Expenditures, viz.:—								
33.	(*a*)								
34.	(*b*)								
35.	(*c*)								
36.	(*d*)								

	F.—Balance.	$	cts.
37.	(*a*) Cash on hand		
	(*b*) Cash in various banks as follows:		
38.	(i)		
39.	(ii)		
40.	(iii)		
41.	(iv)		
	Totals		

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1899 —*Con.*

Item No.	II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.	Amount carried to Earnings, Maintenance or Contingent Account. $	c.	Amount carried to Capital Account. $	c.	TOTAL. $	c.
	A.—LOANED OR INVESTED ON CAPITAL ACCOUNT.						
42.	(*a*) Loaned on Mortgages of Realty						
	(*b*) Loaned or invested on or in other Securities, viz.:—						
43.	(i)						
44.	(ii)						
45.	(iii)						
46.	(iv)						
47.	(*c*) Real Estate purchased						
	(*d*) Incumbrances on Realty paid off, viz.:—						
48.	(i) Principal						
49.	(ii) Interest						
	B.—OTHER EXPENDITURES.						
50.	(*a*) Commission or Remuneration paid for Management of Estate, Trust or Agency (including item 26)						
51.	(*b*) Rents, Taxes and Rates						
52.	(*c*) Debts or obligations wholly or partly paid: Principal, $.. Interest, $						
53.	(*d*)						
	C.—BALANCE. $ cts.						
54.	(*a*) Cash on hand						
	(*b*) Cash in various banks as follows:—						
55.	(i)						
56.	(ii)						
57.	(iii)						
	Totals						

Miscellaneous Statement for the year ending 31st December, 1899.

		$	c.
1.	Amount of Debentures issued by the Corporation in Canada which will mature in 1900		
2.	Amount of Debentures issued by the Corporation elsewhere which will mature in 1900		
3.	Amount of other existing obligations of the Corporation which will mature in 1900		
4.	Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900		
5.	Average rate of interest per annum paid by the Corporation during 1899 on deposits? on debenture? on debenture stock?		
6.	Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty? on other securities		
7.	Of the mortgages held by the Corporation $ is on realty situate in Ontario, and $ is on realty situate elsewhere		
8.	Loans written off or transferred to real estate account during 1899		
9.	Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? Number Amount		
10.	Aggregate market value of the land mortgaged to the Corporation $		
11.	How often are the securities held by the Corporation valued?		
12.	(*a*) What officers of the Corporation are under bond and for what sum respectively?		
	(*b*) Are the said bonds executed by private securities or by Guarantee Companies?		
13.	When were the accounts of the Corporation last audited?		
14.	Names and addresses of the auditors respectively for 1899 and for 1900 (if appointed)		

County of }
}

We, President and Secretary of the Loan Corporation known as the , severally make oath and say, and each for himself says, that we are the above described officers of the said Corporation, and that we have each of us individually the means of verifying the correctness of the statement within contained of the affairs of the said Corporation, and that on the 31st of December, 1899, all the above described assets were the absolute property of the said Corporation, free and clear from any liens or claims thereon, except as hereinbefore stated, and we are satisfied that the foregoing statement, with the schedules and explanations herein contained and hereunto annexed, are a full and correct exhibit of all the liabilities and assets and of the income and expenditure, and of the general condition and affairs of the said Corporation on the 31st day of December, 1899, and for the year ending on that day.

Sworn before me at the in the County of } .....*President.*
this day of A.D. 1900. } .....*Secretary.*

Attach to this Annual Statement a certified copy of the Statement or Statements furnished to shareholders during the year ending 31st December, 1899; also a copy of the Auditors' Certificate. Loan Corporations Act, sections 91, 93 and 100.

I. LOAN COMPANIES.

A COMPANIES HAVING ONLY PERMANENT STOCK.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

AGRICULTURAL SAVINGS AND LOAN COMPANY.

Head Office, London, Ont.

Constating Instruments *

1872. Declaration of the Agricultural Investment Society and Savings Bank, under Consolidated Statutes of Upper Canada (1859), chap. 53, filed with the Clerk of the Peace for the County of Middlesex, Ontario, May 3, 1872.

1873. Instrument amalgamating the Society (under the above name) with the London Freehold and Leasehold Land Benefit Building Society, and with the London Union Savings, Loan and Permanent Investment Society; filed in above office April, 1873.

1877, July 23. Order-in-Council, Canada, changing corporate name to Agricultural Savings and Loan Company.

1877, July 28 Order-in-Council, Ontario, making same change of corporate name.

Lending and borrowing powers. Derived from the successive Public General Acts of the Province; Consolidated Statutes of Upper Canada, chap. 53; R.S.O. 1877. c. 164; R.S.O. 1877, c. 169; R.S.O. 1897, c. 205; 1900, c 27.

Annual Statement

Of the condition and affairs of the Agricultural Savings and Loan Company of London. Ont, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 109 Dundas street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Daniel Regan, President, London, Ont.; 16th February, 1899, 15th February, 1900.
W. J. Reid, Vice-President, London, Ont.; 16th February, 1899, 15th February, 1900.
Thomas McCormick, Director, London, Ont.; 16th February, 1899, 15th February, 1900.
Thomas Beatty, M.P., Director, London, Ont.; 16th February, 1899, 15th February, 1900.
Thomas H. Smallman, Director, London, Ont.; 16th February, 1899, 15th February, 1900.
C. P. Butler, Secretary, London, Ont.; 16th February, 1899, 15th February, 1900.

A. Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $630,200, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	No. of Shares.	Par value of shares.	Total amount held.
		$ c.	$ c.
1. Fully paid	12,604	50 00	630,200 00

List of Shareholders as at 31st December, 1899.

(Not printed.)

* In this Report the phrase "Constating Instruments" is used as in law books to signify the document or collected documents which fix the purposes, constitution and powers of the corporation. The original instruments mentioned in this Report or copies of the originals are in nearly all cases filed in the Department of Insurance for Ontario.—J. H. H.

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called: Total called $ ..... total paid thereon	$630,200 00	
4.	(*d*) Dividends declared in respect of (1), but not yet paid	18,906 00	
5.	(*e*) Unappropriated profits in respect of (1)	6,017 02	
6.	(*f*) Reserve fund in respect of (1)	180,000 00	
	Liabilities to the Public.		$835,123 02
27.	Deposits	603,118 96	
29.	Debentures payable in Canada	575,810 00	
30.	Interest due and accrued on (29)	7,467 84	
31.	Debentures payable elsewhere than in Canada	190,622 30	
32.	Interest due and accrued on (31)	1,007 53	
39.	Due on loans in process of completion or to pay assumed mortgages.	28,844 11	
40.	Other liabilities to the public, viz. :		
41.	(*a*) Auditors, English Agents, etc	681 37	
			1,407,552 11
	Total liabilities		$2,242,675 13

Cr. *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
1.	(*a*) Office premises situate as follows :—		
2.	(i) At London, held in freehold	$26,000 00	
5.	(*b*) Freehold land (including buildings) other than foregoing	500 00	
	B.—*Debts Secured by Mortgages of Land.*		$26,500 00
9.	(*a*) Debts (other than item 10) secured by mortgages of land	2,130,790 00	
10.	(*b*) Debts secured by mortgaged land held for sale	7,829 38	
			2,138,619 38
	C.—*Debts not above Enumerated for which the Corporation holds Securities as follows :*		
14.	(*b*) Debts secured by Loan Corporations' Debentures	16,105 85	
20.	(*h*) Debts secured only by permanent stock or shares of the corporation	1,615 22	
	E.—*Cash.*		17,721 07
31.	(*a*) On hand	2,793 11	
32.	(*b*) In bank	55,675 32	
	F.—*Assets not Hereinbefore Mentioned.*		58,468 43
37.	(*a*) Office furniture	500 00	
38.	(*b*) Rents accrued	866 25	
			1,366 25
	Total assets		$2,242,675 13

Cash Account.

Receipts for the year ending 31st December, 1899.

		(Col. 1.)	(Col. 4.)
	I.—Received by the Corporation for its Own Use.		
	A.—*Balances from 31st December, 1898.*		
2.	(i) On hand	$4,233 30	
3.	(ii) In bank	79,192 23	
			$83,425 53
	C.—*Receipts on Account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty :—		
10.	(i) Principal	236,414 80	
11.	(ii) Interest	106,500 48	
	(*b*) On other securities :		342,915 28
12.	(i) Loans on stock	642 13	
	(ii) Loan Company's Debentures	10,072 46	
			10,714 59
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
17.	(*b*) Rents, offices	2,210 30	2,210 30
	E.—*Miscellaneous.*		
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	317 29	317 29
	F.—*Borrowed Money.*		
26.	(*b*) Borrowed by taking deposits	642,091 44	
27.	(*c*) Borrowed on debentures	179,163 33	
	G.—*Receipts from other sources, viz.:*		821,254 77
30.	(*a*) General interest	1,048 56	
	(*b*) Assumed mortgages	20,585 97	
			21,634 53
	Totals		$1,282,472 29

Cash Account.

Expenditure for the year ending 31st December, 1899.

I. Expended on Corporation Account.

Item No.	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$325,841 09	
	(*b*) Loaned or invested in other securities:—		
	(i) Loan company's debenture	10,000 00	
	(ii) Loans on debentures	16,000 00	
7.	(*d*) Incumbrances on realty paid off	23,989 38	
			$375,830 47
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$37,812 00	37,812 00
	C.—*Borrowed Money (other than foregoing) or Interest thereon Paid, viz.:*		
19.	(*b*) Deposits: principal, $636,413.05; interest, $269.46	$636,682 51	
20.	(*c*) Debentures issued in Canada: Principal, $120,420.00; interest, 21,011.16	141,431 16	
21.	(*d*) Debentures issued elsewhere: Principal, $10,463.32; interest, $7,655.60	18,118 92	
			796,232 59
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees (including auditors)	$5,224 21	
26.	(*b*) Commission or brokerage	3,993 75	
28.	(*d*) Stationery, postage, printing and advertising	635 93	
29.	(*e*) Law costs	235 62	
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	1,801 28	
31	(*g*) Travelling expenses	1,671 64	
32.	(*h*) Registration Fee	155 00	
			13,717 43
	E.—*Other Expenditures, viz.:*		
33.	(*a*) Repairs to company's buildings	$411 37	411 37
	F.—*Balance.*		
37.	(*a*) Cash on hand	2,793 11	
	(*b*) Cash in various banks	55,675 32	
			58,468 43
	Totals		$1,282,472 29

Miscellaneous Statement for the Year ending 31st December, 1899.

1. Amount of debentures issued by the corporation in Canada which will mature in 1900, $149,220.
2. Amount of debentures issued by the corporation elsewhere which will mature in 1900, $82,246.66.
3. Amount of other existing obligations of the corporation which will mature in 1900, exclusive of deposits. *None.*
4. Amount of securities held by the corporation which will mature and become payable to the corporation in 1900, $159,248.00.
5. Average rate of interest per annum paid by the corporation during 1899 on deposits, 3.369 per cent; on debentures, 4.042 per cent.; on debenture stock, nil.
6. Average rate of interest per annum received by the corporation during 1899 on mortgages of realty, 5.173; on other securities, nil.
7. Of the mortgages held by the corporation, $2,213,831.02 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans transferred to real estate account during 1899, $15,417.81.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1899, No., 4; amount, $15,417.81.
10. Aggregate market value of the land mortgaged to the corporation, $4,322,885.
11. How often are the securities held by the corporation valued? Annually.
12. (*a*) What officers of the corporation are under bond and for what sum respectively? Manager, $10,000; teller, $15,000; accountant, $2,000; ledger keeper, $2,000.
    (*b*) Are the said bonds executed by private sureties or Guarantee Companies? All Guarantee Company bonds except $3,000.
13. When were the accounts of the corporation last audited? For quarter ending 31st December, 1899.
14. Names and address of the auditors for 1900. George F. Jewell, F.C.A., and Andrew Dale, London.

THE ATLAS LOAN COMPANY.

Head Office, St. Thomas, Ont.

Constating Instruments.

1887. Incorporated as "The St. Thomas Loan Company" by declaration under R.S.O. 1887, c. 169, filed with the Clerk of the Peace for the County of Elgin, 4th August, 1887.

1891. 14th July, Order-in-Council, Ontario, changing corporate name to "The Atlas Loan Company."

1898. Special Act of Dominion of Canada incorporating the Atlas Loan Company, fixes the authorized capital stock at $2,000,000 divided into shares of $100; defines power to hold real estate, power to lend and power to borrow. Section 11 enacts: "Nothing herein contained shall be construed to exempt the company from the effect of any Act of any Province of Canada respecting building societies or loan companies which carry on business in such Province, and the head office of which society or company is in the Province."

Lending and borrowing powers: derived from R.S.O. 1887, c. 169, as continued by R.S.O. 1897, c. 205; 1900, c. 27. See also the special Act of the Dominion above cited, and the special Act of the Dominion, 1899.

Annual Statement

Of the condition and affairs of the Atlas Loan Company of St. Thomas, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the corporation is at No. 424 Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of nine directors holding office for two years, four retiring one year and five the next.

The directors and chief executive officers of the corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Hon. R. Harcourt, President, Toronto, Ont.; February, 1898, February, 1900.
W. H. Murch, Vice-President, St Thomas, Ont.; February, 1898, February, 1900.
F. P. McDonald, Director, Jackson, Mich.; February, 1898, February, 1900.
R. Potts, Director, St. Thomas, Ont.; February, 1898, February, 1900.
W. Reekie, Director, St. Thomas, Ont.; February, 1899, February, 1901.
D. McLarty, Director, St. Thomas, Ont.; February, 1899, February, 1901.
M. Payne, Director, Port Stanley; February, 1899, February, 1901.
H. Thorne, Director, Toronto; February, 1899, February, 1901.
J. Flett, Director, Toronto; February, 1899, February, 1901.
A. E. Wallace, Manager, St. Thomas.

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b)—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	Total amount held.			Total amount paid thereon.
	No. of shares.	Par value.	$ c.	$ c.
*2. 5 per cent. called.....	10,000	$100	1,000,000 00	300,000 00

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary Joint Stock Capital 5 per cent. called ; total called $50,000 ; total paid thereon	$ 50,000 00	
2. (*b*) Joint Stock capital paid in advance of calls *	250,000 00	
6. (*f*) Reserve fund in respect of (1) and (2)	68,000 00	
7. (*g*) Contingent fund in respect of (1) and (2)	488 19	
		$368,488 19
Liabilities to the Public.		
27. Deposits (interest included) payable on notice	$428,958 76	
29. Debentures issued in Canada	128,900 00	
31. Debentures issued elsewhere than in Canada	20,608 60	
		578,467 36
Total liabilities		$946,955 55

Cr.

Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property and Securities Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows :—		
2. (i) At St. Thomas, Ontario, held in freehold	$ 8,500 00	
7. (*d*) Stocks, Bonds and Debentures	191,416 88	
		$199,916 88
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land		710,011 09
C.—Debts not above enumerated for which the Corporation holds Securities as follows :		
20. (*h*) Debts secured only by permanent stock or shares of the corporation		9,705 00
E.—Cash.		
32. (*b*) In banks		27,322 58
Total assets		$ 946,955 55

Cash Account

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.		
C.—Receipts on Account of Investments, Loans or Debts.		
(*a*) On Mortgages of Realty :		(Col. 4.)
10. (i) Principal		
(ii) Interest		$ 280,923 02
(*b*) On other securities :		
(i) Principal and interest		61,857 99
F.—Borrowed Money.		
25. (*a*) Bank advances		768,965 91
26. (*b*) Borrowed by taking deposits		630,639 57
27. (*c*) Borrowed on debentures		39,151 08
Totals		$1,781,537 57

* A call of 5 per cent. was made with privilege to pay any further amount until $300,000 had been paid.

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		(Col. 1.)
1. (*a*)	Loaned on Mortgages or Realty	$178,010 90
(*b*)	Loaned or invested in other securities, viz. :—Stocks, bonds and debentures	123,306 86

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	18,000 00

C.—*Borrowed money (other than foregoing) or Interest thereon paid, viz.*

18. (*a*)	Bank account (principal and interest)	754,791 64
19. (*b*)	Deposits : Principal, $ ..... Interest, $	638,929 22
20. (*c*) Debentures issued in Canada.	Principal, $60,394.77 ; interest, $3,454.08	63,848 85
21. (*d*) Debentures issued elsewhere..		

D.—*Management Expenses (other than foregoing).*

25. (*a*)	Salaries and fees (and items in 28)	3,226 27
26. (*b*)	Commission or brokerage	289 13
20. (*f*)	Taxes (other than in 7) and rates	766 00
32. (*h*)	Registration fee	75 00

E.—*Other Expenditure.*

33. (*a*)	Special Legislation	293 70

F.—*Balance.*

37. (*b*)	Cash in banks	27,322 58
	Totals..	$1,781,537 57

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1900, $13,200.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1900, $4,113.
3. Amount of other existing obligations of the Corporation which will mature in 1900, deposits of which notice may be given.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.56 per cent. ; on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6.2 per cent. ; on other securities, 5.8 per cent.
7. Of the mortgages held by the Corporation, $710,011.09 is on realty situate in Ontario.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899 : No. 13 ; amount, $18,182.90.
10. Aggregate market value of the land mortgaged to the Corporation, $1,183,000.
11. How often are the securities held by the Corporation valued ? Half yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Manager, $10,000.

    (*b*) Are the bonds executed by private sureties or by guarantee companies ? By guarantee companies.
13. When were the accounts of the Corporation last audited ? January 20th, 1900.
14. Names and address of the auditors respectively for 1899 : T. Leitch and A. Campbell, St. Thomas.

THE BARRIE LOAN AND SAVINGS COMPANY, LIMITED.

Head Office, Barrie, Ont.

Constating Instruments.

Letters Patent of Incorporation, Canada, 14th April, 1881, issued under "The Canada Joint Stock Companies' Act, 1877" (40 V. c. 43 (D)).

The lending and borrowing powers are governed by R. S. C (1886), c. 119, (continuing 40 V. C. 43 (D)). See also L. Corp. Act (R. S. O. 1897) c. 205 (1900), c. 27. As to the lending powers see R. S. C. c. 119, secs. 88 *et seq.* (continuing 40 V. c. 43 (D.) secs. 89, 94, 95). As to the borrowing powers see R. S. C. (1886), c. 119, secs. 92 *et seq.* (continuing to 40 V. c. 43 (D.) secs. 91-93) ; see also by-law 17 of the Company.

Annual Statement

Of the condition and affairs of The Barrie Loan and Savings Company, Limited, of Barrie, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Dunlop street in the Town of Barrie, in the Province of Ontario.

The Board is constituted of four directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

N. Dyment, President, Barrie, Ont.; 6th February, 1899, 5th February, 1900.
J. McL. Stevenson, Vice-President, Barrie, Ont.; 6th February, 1899, 5th February, 1900.
R. Laidlaw, Director, Toronto ; 6th February, 1899, 5th February, 1900.
W. Laidlaw, Director, Toronto ; 6th February, 1899, 5th February, 1900.
G. Shortreed, Director, Hillsdale, Ont.; 6th February, 1899, 5th February, 1900.
S. Dyment, Director, Barrie, Ont.; 6th February, 1899, 5th February, 1900.
R. Laidlaw, Manager, Toronto ; 6th February, 1899.
S. Dyment, Secretary, Barrie ; 6th February, 1899.

A. Permanent capital stock : Total amount authorized, $250,000 ; total amount subscribed, $117,500, as more particularly set out in Schedule A hereto.

Schedule A.

(b) Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made : Date, 6th February, 1888 ; rate per cent., 15.20 per cent. of capital ; gross amount, $3,800.00 ; amount paid thereon, $3,800.00

Description.	No. of Shares.	Par Value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
1. Fully called	1,175	100	117,500 00	117,500 00	.....

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called : Total called $117,500.00 ; Total paid thereon	$117,500 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid.	2,937 50	
5. (*e*) Unappropriated profits in respect of (1)	3,457 85	
6. (*f*) Reserve fund in respect of (1)	10,000 00	
		$133,895 35
Liabilities to the Public.		
27. Deposits : Payable on notice	32,786 58	32,786 58
Total liabilities		$166,681 93

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$135,890 67	
10. (*b*) Debts secured by mortgaged land held for sale	29,209 68	
		$165,100 35
E.—Cash.		
31. (*a*) On hand	750 31	
32. (*b*) In bank	831 27	
		1,581 58
Total assets		$166,681 93

Cash Account.

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.		
A.—Balances from 31st December, 1898.		
2. (i) On hand		$ 204 92
C.—Receipts on account of Investments Loans, or Debts.		
(*a*) Mortgages of Realty :—		
10. (i) Principal		23,970 69
11. (ii) Interest		9,640 31
V.—Borrowed Money.		
26. (*b*) Borrowed by taking deposits		17,113 20
Totals		$50,929 12

Cash Account.

Expenditure for the year ending 31st December, 1899.

	(Col. 4.)
I.—Expended on Corporation Account.	
A.—*Sums Loaned or Invested on Capital Account.*	
1. (*a*) Loaned on Mortgages of Realty	$ 27,302 09
B.—*Expended on Stock Account.*	
8. Dividends paid on permanent stock (*Extended into column 1*)	6,462 50
C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*	
18. (*a*) Bank account	62 10
19. (*b*) Deposits: Principal, $14,511.32; interest, $23.35	14,534 67
D.—*Management expenses (other than foregoing.)*	
25. (*a*) Salaries and fees	920 37
F.—*Balance.*	
37. (*a*) Cash on hand and in bank	1,647 39
Totals	$50,929 12

Miscellaneous Statement for the Year Ending 31st December, 1899

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on Mortgages of Realty, 5½ per cent.
7. Of the mortgages held by the Corporation $165,100.35 is on realty situate in Ontario.
10. Aggregate market value of the land mortgaged to the Corporation, $265,059.
11. How often are the securities held by the Corporation valued? No stated period.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer, $5,000 by private sureties.
13. When were the accounts of the Corporation last audited? To end of December, 1899.
14. Names and addresses of the auditors respectively for 1899, D. F. MacWatt, Esq., Barrie, Ont.; for 1900, W. Laidlaw, Toronto, and W. R. King, Barrie.

THE BRITISH CANADIAN LOAN AND INVESTMENT COMPANY, LIMITED.

Head Office, Toronto, Ont.

Constating Instruments.

Incorporated on 12th April, 1876, by Special Act of Canada, 59 V. c. 57; which was amended by 40 V. (1877) c. 76 (D); and by 50-51 V. c. 110 (D).

For the lending powers. See 39 V. (1876) c. 57 (D) s. 3, as amended by 40 V. c. 76 (D).

As to the agency and guarantee powers See 40 V. (1877) c, 76 (D) s. 2.

As to the borrowing powers. See 50-1 V. (1887) c. 110 (D), secs. 1, 6, 7.

As to the lending and the borrowing powers. See also L. Corp. Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the British Canadian Loan and Investment Company (Limited), of Toronto, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 25 Adelaide street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

A. H. Campbell, President, Toronto, Ont.; 1st February, 1899, 7th February, 1900.
William Ince, Vice-President, Toronto, Ont.; 1st February, 1899, 7th February, 1900.
John Burns, Director, Toronto, Ont.; 1st February, 1899, 7th February, 1900.
Samuel Trees, " " " "
W. R. Brock, " " " "
Henry Pellatt, " " " "
J. H. M. Campbell, Director, Toronto, Ont.; 1st February, 1899, 7th February, 1900.
R H. Tomlinson, Manager, Toronto, Ont.

A. Permanent capital stock; total amount authorized, $5,000,000; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b)—Fixed and Permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
1. Fully called, nil.....	....	.....	....	.....	....
2. 20 per cent. called.....	20,000	100	2,000,000 00	398,481 60	1,518 40

List of Shareholders as at 31st December, 1899.

(Not printed)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent capital stock or shares.*

2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called, $400,000; total paid thereon	$398,481 60	
4. (*d*) Dividends declared in respect of (2) but not yet paid	9,962 04	
6. (*f*) Reserve fund in respect of (2)	120,000 00	
7. (*g*) Contingent fund in respect of (2).....	10,955 77	
		$539,399 41

DR. BALANCE SHEET.—*Continued.*

	LIABILITIES TO THE PUBLIC.		
27.	Deposits, payable on demand	1,735 63	
28.	Interest on deposits, due, or accrued or capitalized	70 32	
29.	Debentures issued in Canada and payable in Canada	177,576 06	
30.	Interest due and accrued on (29)	545 56	
31.	Debentures issued elsewhere than in Canada	1,139,610 06	
32.	Interest due and accrued on (31)	8,798 40	
39.	Due on loans in process of completion or to pay assumed mortgages, etc.	1,383 65	
40.	Other liabilities to the public, viz. :		
41.	(a) Due agents in Britain	1,283 51	
42.	(b) Unpaid accounts	206 49	1,331,209 68
	Total		$1,870,690 09

CR CASH ACCOUNT.

	I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
5.	(b) Freehold land (including buildings) other than foregoing		$146,030 89
	B.—*Debts secured by Mortgages of Land.*		
9.	(a) Debts (other than item 10) secured by mortgages of land	$1,314,281 19	
10.	(b) Debts secured by mortgaged land held for sale	163,973 54	
11.	(c) Interest due or accrued on items 9 and 10 and not included therein	65,590 90	1,543,845 63
	C.—*Debts not above Enumerated for which the Corporation Holds Securities as follows :*		
14.	(b) Debts secured by Municipal Bonds or Debentures	50,337 42	
15.	(c) Debts secured by Public School Debentures	1,878 40	
20.	(h) Debts secured only by Permanent Stock or Shares of the Corporation.	1,200 00	
22.	(j) Debts secured by hypothecation of stocks	61,975 00	
26.	(n) Interest due or accrued on items 14 to 25 and not included therein	140 96	$115,531 78
	E.—*Cash.*		
31.	(a) On hand	1,546 76	
32	(b) In banks	46,474 41	48,021 17
	F.—*Assets not hereinbefore Mentioned.*		
37.	(a) Shares in Royal Bank of Scotland	15,058 98	
38.	(b) Office furniture and fixtures	1,000 00	
39.	(c) Sundry debtors (disbursements repayable by mortgagors)	1,120 64	17,179 62
	Total assets		$1,870,609 09

Receipts for the year ending 31st December, 1899.

	I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.			
	A.—*Balance from 31st December, 1898.*			
2.	(i) On hand	$ 4,567 55		
2	(ii) In banks	49,020 21		$ 53,587 76
	C.—*Receipts on account of Investments Loans or Debts.*			
	(a) On mortgages of realty :—			
10.	(i) Principal		$195,261 37	195,261 37
11.	(ii) Interest	108,281 05		108,281 05
	(b) On other securities .—			
12.	(i) Principal		122,178 68	122,178 68
13.	(ii) Interest or dividends is included in item 11.			
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*			
17.	(b) Rents	5,915 52		5,915 52
	F.—*Borrowed Money.*			
27.	(c) Borrowed on debentures		27,733 92	27,733 92
	G.—*Receipts from other sources, viz.:*			
30.	(a) Reserve Fund Investment—reduction of premium on bonds		66 82	
	(b) Sundry disbursements repaid		14,519 58	
	(c) Received from agents in Great Britain and others		1,526 04	16,112 44
	Totals			$529,070 74

Expenditure for the year ending 31st December, 1899

I.—Expended on Corporation Account.

A.—*Sums loaned or invested on Capital Account.*

	(Col 1.)	(Col. 3)	Total.
1. (*a*) Loaned on mortgages of realty		$22,736 83	
(*b*) Loaned or invested in other securities, viz. :			
2. (i) Loans on Stocks		182,475 00	
			$205,211 83
7. (*c*) Insurances or taxes advanced on property mortgaged to the Company, also solicitors' costs and other disbursements chargeable to mortgage account		19,801 67	19,801 67
B.—*Expended on Stock Account.*			
8. Dividends paid on permanent stock	$21,916 41		21,916 41
C.—*Borrowed money (other than foregoing) or interest thereon paid. viz.:*			
20. (*c*) Debentures issued in Canada: Principal, $51,440.85; interest, $8,078 91	8,078 91	51,440 85	59,519 76
21. (*d*) Debentures issued in Canada and payable elsewhere: Principal, $107,795.04; interest, $47,057.62	47,057 62	107,795 04	154.852 66
D.—*Management expenses (other than foregoing.)*			
25. (*a*) Salaries and fees, including directors, and auditors' compensation	8,397 50		
26. (*b*) Commission on loans and on debentures	2,362 14		
28. (*d*) Stationery, postage, printing and advertising	562 51		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,463 21		
31. (*g*) Travelling expenses, etc	990 84		
32 (*h*) Registration fees and Ontario tax	415 00		
(*i*) Office furniture	66 01		
			14,257 21
E.—*Other expenditures, viz.* :			
33. (*a*) Interest paid to banks	250 15		250 15
(*b*) Taxes and other charges on real estate owned beneficially by the Company		4,405 29	4,405 29
(*c*) Exchange	162 55		162 55
(*d*) Agents in Britain repaid		672 04	672 04
F.—*Balance.*			
37. (*a*) Cash on hand	1,546 76		
(*b*) Cash in various banks	46,474 41		48,021 17
Totals			$529,070 74

Miscellaneous Statement for the Year Ending 31st December, 1899

1. Amount of debentures issued by the Corporation and payable in Canada, which will mature in 1900, $84,126.06.
2. Amount of debentures issued by the Corporation in Canada, and payable elsewhere, which will mature in 1900, $256,575 48.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, estimated $440,700.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4 per cent.; on on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.89 per cent. ; on other securities, 5.41 per cent.
7. Of the mortgages held by the Corporation, $1,238,971.97 is on realty situate in Ontario, and $239,282.76 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $6,493.25.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No. 9; amount, $13,323.23.
10. Aggregate estimated market value of the land mortgaged to the Corporation, $3,064.900 (approximate).
11. How often are the securities held by the Corporation valued? As often as it is deemed necessary.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000; accountant, $2,000; cashier, $2,000; clerk and stenographer, $1,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? To 31st December. 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed), T. McCleary, Toronto; H. W. Eddis, F.C.A., Toronto.

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO.

Head Office, Stratford, Ontario.

Constating Instruments.

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R. S. O. 1877, c. 150, which Act was continued by R. S. O. 1887, c. 157, and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R.S.O. 1897, c. 205; 1900, c. 27.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statutes.

Annual Statement

Of the condition and affairs of The British Mortgage Loan Company of Ontario at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Market street, in the City of Stratford, in the Province of Ontario.

The Board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Hon. Thomas Ballantyne, President, Stratford; 19th September, 1892, January, 1900.
John McMillan, Vice-President, Stratford; 6th June, 1898, January, 1900.
John W. Scott, Director, Listowel; 16th July, 1877, January, 1900.
Malcolm MacFarlane, Director, Stratford; 20th January, 1887, January, 1900.
George Innes, Director, Woodstock; 12th January, 1883, January, 1900.
John Parker, Director, Stratford; 8th January, 1880, January, 1900.
Herbert M. Johnson, Director, Stratford; 6th June, 1898. January, 1900,
Robert Morton, Director, Cassel; 18th December, 1899, January, 1900.
Wm. Buckingham, Manager and Secretary, Stratford; 26th December, 1878, Undetermined.

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $450,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Last call made about sixteen years ago on last issue of stock then made; rate, 10 per cent.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
		$	$	$ c.
1. Fully paid by consent of Company	1,711	100	171,100	171,100 00
2. Ten per cent. on which has been paid by consent	2,789	100	278,900	149,937 69
Totals	4,500		450,000	321,037 69

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities*

	Capital (Liabilities of Stockholders or Shareholders.)		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital not fully called, but paid up in full by consent of Company	$171,100 00	
2.	(*b*) Ordinary joint stock capital, 10 per cent. called; total paid thereon by consent of Company	149,937 69	
4.	(*d*) Dividends declared in respect of (1), (2) but not paid to 31st December, 1899	9,560 48	
5.	(*e*) Unappropriated profits in respect of (1), (2)	1,613 66	
6.	(*f*) Reserve fund in respect of (1), (2)	120,000 00	
			$452,211 83
	Liabilities to the Public.		
27.	Deposits, payable on notice	619,697 27	
28.	Interest on deposits, due, or accrued or capitalized	15,941 67	
29.	Debentures issued in Canada	68,300 00	
30.	Interest due and accrued on (29)	808 40	
			704,747 34
	Total liabilities		$1,156,959 17

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.	
	A.—*Immovable Property Owned Beneficially by Corporation.*	
1.	(*a*) Office premises situate as follows:	
2.	(i) At Stratford, held in freehold	$6,000 00
	B.—*Debts Secured by Mortgages on Land.*	
9.	(*a*) Debts (other than item 10) secured by mortgages of land	1,129,654 00
	C.—*Debts not above enumerated for which the Corporation holds Securities as follows:*	
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation	5,602 00
	E.—*Cash.*	
32.	(*b*) In bank	15,703 17
	Total assets	$1.156,959 17

Cash Account.

Receipts for the year ending 31st December, 1899.

		(Col. 1.)	(Col. 3.)	(Col. 4.)
	I.—Received by the Corporation for its Own Use.			
	A.—*Balance from 31st December, 1898.*			
1.	(*a*) Capital Account as it was on 31st December, 1898		$428,191 46	
	(*b*) Cash (not already shown under (1)):			
3.	(ii) In bank	$21,244 07		$21,244 07
	B.—*Sums received Wholly or Partly on Capital Stock.*			
4.	(*a*) Paid on Joint Stock Permanent Capital in advance of calls		2,846 23	2.846 23
	C.—*Receipts on Account of Investments' Loans or Debts.*			
	(*a*) On Mortgages of Realty:—			
10.	(i) Principal and Interest	263,332 22		
11.	(ii) General interest, including interest on bank balances	960 22		
	(*b*) On other Securities:—			
12.	(i) Principal and Interest	1,045 60		
				265,338 04
	D.—*Receipts from Real Estate Beneficially Owned by Corporation.*			
17.	(*b*) Rent from tenants of Company's premises			640 00
	F.—*Borrowed Money.*			
26.	(*b*) Borrowed by taking deposits	667,831 49		
27.	(*c*) Borrowed on debentures	20,308 40		
				688,139 89
	Totals	$975,362 00	$2,846 23	$978,208 23

Cash Account.

Expenditure for the year ending 31st December, 1899.

I. Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

	(Col. 1.)	(Col. 4.)
1. (*a*) Loaned on Mortgages of Realty	$251,018 74	
(*b*) Loaned or invested in other Securities, viz. :—		
(i) Company's stock	1,100 00	
7. (*c*) Insurance and taxes advanced on property mortgaged to the Corporation	507 74	
		$252,626 48

B.—*Expended on Stock Account.*

8. Dividends paid on permanent stock. (*Extend into Column 1*)	$19,098 52	19,098 52

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.* :—

19. (*b*) Deposits: Principal, $647,653.95 Interest, $19,046.63	666,700 58	
20. (*c*) Debentures issued in Canada: Principal, $14,263.05. Interest, $2,693.25	16,956 30	
		683,656 88

D.—*Management Expenses (other than foregoing).*

25. (*a*) Salaries and fees	$4,560 30	
26. (*b*) Commission or brokerage	753 25	
28. (*d*) Stationery, postage, printing and advertising	298 43	
29. (*e*) Law costs	31 72	
30. (*f*) Fuel, rent, taxes (other than in 7) and rates	624 57	
32. (*h*) Registration fee	155 00	
		6,423 27

E.—*Other Expenditures, viz.* :

33. (*a*) Grants to President and Vice-President	350 00	
34. (*b*) Grant to Patriotic Fund	250 00	
35. (*c*) Sundries (caretaking and cleaning)	99 91	
		699 91

F.- *Balance.*

37. (*b*) Cash in bank	15,703 17
Totals	$978,208 23

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $4,000.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None issued.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $113,803.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3 per cent. ; on debentures, 4.2 per cent. ; on debenture stock,, none issued
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.46 per cent. ; on other securities, 5.20 per cent.
7. Of the mortgages held by the Corporation $1,124,052 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No. 2 ; amount, $5,067.
10. Aggregate market value of the land mortgaged to the Corporation, $2,056,700.
11. How often are securities held by the Corporation valued ? Always yearly, sometimes oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Manager, $10,000; the only other officer is the Accountant, and the Manager is held responsible for his fidelity ; private sureties.
13. When were the accounts of the Corporation last audited ? 13th January, 1900.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed), Wm. Davidson and Charles J. MacGregor, M.A., Stratford.

THE BROCKVILLE LOAN AND SAVINGS COMPANY.

Head Office, Brockville, Ont

Constating Instruments.

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. This declaration was made by virtue of the "Building Societies Act," R. S. O. 1877, c. 164, continued by R. S. O. 1887, c. 169, and superseded by 60 V. c. 38 (O) now R. S. O. 1897, c. 205 ; 1900, c. 27.

The lending and the borrowing powers are derived from the above public general Acts.

Annual Statement

Of the condition and affairs of the Brockville Loan and Savings Company, Limited, of Brockville, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Court House Avenue, in the Town of Brockville, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective term of office :

W. H. Cole, President, Brockville ; 1st February, 1899, 7th February, 1900.
G. A. Starr, Vice-President, Brockville ; 1st February, 1899, 7th February, 1900.
W. A. Gilmour, Director, Brockville ; 1st February, 1899, 7th February, 1900.
D. Derbyshire, Director, Brockville ; 1st February, 1899, 7th February, 1900.
D. W. Downey, Director, Brockville ; 1st February, 1899, 7th February, 1900.
Edwin Abbott, Director, Brockville, 1st February, 1899, 7th February, 1900.
D. B. Jones, Managing Director, Brockville ; 1st February, 1899, 7th February, 1900.
H. B. White, Secretary-Treasurer, Brockville ; 1st February, 1899, 7th February, 1900.

A. Permanent capital stock : total amount authorized, $500,000 ; total amount subscribed, $350,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par values.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$ 50	$ c.	$ c.	$ c.
Totals.....	7,000		350,000 00	179,355 00	170,645 00

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called; total called, $350,000.00; Total paid thereon	$179,355 00	
4.	(*d*) Dividends declared in respect of (1), but not yet paid	5,380 65	
6.	(*f*) Reserve fund in respect of (1)	16,000 00	
7.	(*g*) Contingent fund in respect of (1)	5,000 00	
			$205,735 65
	Liabilities to the Public.		
27.	Deposits and interest capitalized	$217,509 22	217,509 22
	Total liabilities		$423,244 87

Balance Sheet as at 31st December, 1899.

Cr

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$385,036 48	
10.	(*b*) Debts secured by mortgaged land held for sale	24,600 00	
			$409,636 48
	C.—*Debts not above enumerated for which the Corporation Holds Securities as follows:*		
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation.	$4,291 28	4,291 28
	E—*Cash.*		
31.	(*a*) On hand	314 25	
32.	(*b*) In Bank	8,712 86	
			9,027 11
	F.—*Assets not Hereinbefore Mentioned.*		
37.	(*a*) Office furniture and fixtures		290 00
	Total assets		$423,244 87

Cash Account.

Receipts for the year ending 31st December, 1899.

		Col. 3.	Col. 4.
	I.—Received by the Corporation for its Own Use.		
	A.—*Balances from 31st December, 1898.*		
1.	(*b*) Cash (not already shown under (1))		$300 39
3.	(ii) In bank		15,556 42
	B.—*Sums Received Wholly or Partly on Capital Stock.*		
4	(*a*) Calls on Joint Stock Permanent Capital	$625 00	625 00
	C.—*Receipts on Account of Investments, Loans or Debts.*		
	(*a*) On Mortgages of Realty—		
10.	(i) Principal		41,253 84
11.	(ii) Interest		22,279 24
	(*b*) On other Securities—		
12.	(i) Principal		3,368 05
13.	(ii) Interest or Dividends		289 67
	F.—*Borrowed Money.*		
26.	(*b*) Borrowed by taking deposits		141,071 56
	Totals		$224,744 17

Cash Account

Expenditure for the year ending 31st December, 1899.

I. Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		Col. 1.	Col. 4.
1	(*a*) Loaned on Mortgages of Realty		$43,190 62
	(*b*) Loaned or invested in other Securities—		
	(1) On stocks		5,235 00

B.—*Expended on Stock Account.*

8.	Dividends paid on Permanent Stock. (*Extend into Column 1*)	$10,727 55	10,727 55

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

18	(*a*) Bank account, (interest)		14 57
19.	(*b*) Deposits : Principal and interest		154,369 03
D.	*Management Expenses (other than foregoing)*		2,180 29

F.—*Balance.*

37.	(*a*) Cash on hand	314 25	
	(*b*) Cash in bank	8,712 86	
			9,027 11
	Totals		$224,744 17

Miscellaneous Statement for the Year Ending 31st December, 1899

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, none.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, none.

3. Amount of other existing obligations of the Corporation which will mature in 1900, none.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3½ per cent.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty 6 per cent.; on other securities, 5½ per cent.

7. Of the mortgages held by the Corporation $408,608.28 is on realty situate in Ontario, and $1,028.20 is on realty situated elsewhere.

8. Loans written off or transferred to real estate account during 1899, $1,391.00.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, number 1 ; amount, $1,348.68.

10. Aggregate market value of the land mortgaged to the Corporation, $600,000.00.

11. How often are the securities held by the Corporation valued ? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Secretary only $3,000. Private sureties.

13. When were the accounts of the Corporation last audited ? July, 1899, and January, 1900.

14. Names and address of the auditors for 1899 and 1900 (if appointed) Joseph Blakely, Esq., Toronto ; P. B. McNamara, Esq., Brockville.

CANADA LANDED AND NATIONAL INVESTMENT COMPANY (LIMITED).

Head Office, Toronto, Ont.

Constating Instruments.

This Company was in 1891 constituted by an amalgamation of (I) The Canada Landed Credit Company with (II) The National Investment Company of Canada (Limited), and by the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated :—

I. The Canada Landed Credit Company had been incorporated in 1658 by Special Act of the Province of Canada, 22 V. c. 133 ; A Special Act of 1859. 22 V. c. 105, increased the capital ; the two foregoing Acts were amended by 29-30 V. (1866 7) c. 125. In 1873, an Act of Ontario, 36 V. c. 122, amended 22 V. c. 133 *supra* ; in 1874 the powers of the Company were extended by 38 V. c. 73 (O) ; in 1875 6 the capital was further increased by 39 V. c 97 (O) ; in 1882 the Special Acts of 1858 and 1859 *supra* were amended by 45 V. c. 72 (O). In 1882 the Special Act of Canada, 45 V. c. 110, extended the Company's operations to Manitoba and the North-West Territories. In 1890 the Special Act of Ontario, 53 V. c. 128, authorized the Company to issue debenture stock, to become amalgamated with other Companies, etc In 1891, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

II. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V c. 43 (D).

For the powers of the amalgamated Company, see the Letters Patent above cited ; see also R. S. C. 1886, secs 88-98, and sec. 101 ; see also the Loan Corporations Act, R. S. O. 1897, c, 205 ; 1900, c 27.

Annual Statement

Of the condition and affairs of the Canada Landed and National Investment Company, Limited, of Toronto, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Companies for the Province of Ontario, pursuant to the laws of the said Province

The head office of the Corporation is at No 23 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

John L. Blaikie, President, Toronto ;	25th January, 1899 ;	24th January, 1900.
John Hoskin, Q.C., LL.D., Vice-President, Toronto ;	25th January, 1899 ;	24th January, 1900.
A. R. Creelman, Q.C., Director	"	"
Hon. Senator Gowan, LL.D., C.M.G., Director, Barrie	"	"
J. Kerr-Osborne, Director, Toronto	"	"
J. S. Playfair, Director	"	"
Newman Silverthorn, Director, Summerville	"	"
John Stuart, Director, Hamilton	"	"
Frank Turner, Director, Bracondale	"	"
Hon. Jas. Young, Director, Galt	"	"
Edward Saunders, Manager, Toronto ;	1st Oct., 1899.	

A. Permanent capital stock : total amount authorized, $4,000 000 : total amount subscribed, $2,008,000 as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts*

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
1. 50 per cent. called.	20,080	$100 00	$2,008,000 00	$1,004,000 00	.....

List of Shareholders as at 31st December 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares).			
2. (*b*) Ordinary joint stock capital, 50 per cent. called : total called, $1,004,000 ; total paid thereon		$1,004,000 00	
4. (*d*) Dividends declared in respect of (2), but not yet paid		30,949 25	
6. (*f*) Reserve Fund in respect of (2)		350,000 00	
7. (*g*) Contingent Fund in respect of (2)		6,413 67	$1,391,362 92
Liabilities to the Public.			
29. Debentures payable in Canada		$271,417 66	
30. Interest due and accrued on (29)		3,168 75	
31. Debentures issued elsewhere than in Canada		2,254,726 67	
32. Interest due and accrued on (31)		10,606 00	
33. Manitoba Company Debentures :—			
Balance of amount assumed by this Company	172,372 96		
Reserved for interest accrued thereon	1,127 10		
Balance of debenture debt guaranteed by this Company.	256,617 81	430,117 87	
40. Other liabilities to the public, viz. ; —			
(*a*) Balances at credit of borrowers on Sinking Fund loans		30,972 58	
(*b*) Sundry creditors		877 12	3,001,886 65
Total liabilities			$4,393,249 57

Cr.	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable property owned beneficially by Corporation.		
1. (*a*)	Office premises situate as follows :—		
2.	(i) At Toronto, held in freehold	$40,000 00	
5. (*b*)	Freehold land (including buildings) other than foregoing	128,392 45	$168,592 45
6 (*c*)	Leasehold land (including buildings) other than foregoing		
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$2,908,736 28	
10. (*b*)	Debts secured by mortgaged land held for sale	447,593 43	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	132,402 12	3,488,731 83
	C.—Debts not above enumerated for which the Corporation holds securities as follows :		
14. (*b*)	Municipal Bonds or Debentures owned by the Company	$174,670 70	
15 (*c*)	Public School Debentures owned by the Company	42,592 13	
22. (*j*)	Ontario Government Script owned by the Company	26,501 90	
24. (*l*)	Debts secured by Manitoba and North-West Loan Company*	256,617 81	
26. (*n*)	Interest due or accrued on items 14 to 25 and not included therein	2,507 00	502,889 54
	E.—Cash.		
31. (*a*)	On hand	$1,082 94	
32 (*b*)	In banks	228,283 27	229,366 21
	F.—Assets not hereinbefore mentioned.		
39. (*c*)	Advances on account of borrowers		3,869 54
	Total assets		$4,393,249 57

* This is secured by a first charge on all the assets of the Company and the uncalled capital amounting together, to say, $1,800,000

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	
	A.—Balances from 31st December, 1898.	(Col. 4).
(*b*)	Cash not already shown under (1) :—	
2.	(i) On hand	$1,845 50
3.	(ii) In bank	85,152 59
	C.—Receipts on account of Investments, Loans or Debts.	
(*a*)	On Mortgages of Realty :—	
10.	(i) Principal	660,448 54
11.	(ii) Interest	235,841 94
(*b*)	On other securities :—	
12.	(i) Principal	9,642 51
13.	(ii) Interest or dividends	10,732 00
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
17. (*b*)	Rents	21,730 52
	F.—Borrowed Money.	
27. (*c*)	Borrowed on debentures	703,978 29
	G.—Receipts from other sources, viz :	
30. (*a*)	Sundry creditors	2,546 61
(*b*)	Sterling exchange	848 66
	Totals	$1,732,757 16

Cash Account.

Expenditure for the Year Ending 31st December, 1899

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1.	(*a*) Loaned on mortgages of realty		$210,241 70
	(*b*) Loaned or invested in other securities		21,000 00
	(*d*) Incumbrances on realty paid off		14,510 43

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	$60,109 50	60,109 50

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

20.	(*c*) Debentures issued in Canada: Principal, $102,168.85; interest, $12,527.66		114,696 51
21.	(*d*) Debentures issued elsewhere: Principal, $927,061.00; interest, $102,227.29		1,029,288 29

D.—*Management Expenses (other than foregoing).*

25	(*a*) Salaries and fees		
26.	(*b*) Commission or brokerage		
28.	(*d*) Stationery, postage, printing and advertising		33,451 06
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates		
31.	(*g*) Travelling expenses		
33.	(*h*) Registration fee		207 00

E.—*Other Expenditures viz.:*

33.	(*a*) Payments on account of borrowers		1,207 08
34.	(*b*) Payments on account of property owned		18,679 38

F.—*Balance.*

37.	(*a*) Cash on hand	$1,082 94	
	(*b*) Cash in various banks	228,283 27	
			229 366 21
	Totals		$1,732,757 16

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $27,250.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, $706,109.54.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $242,000.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, none; on debentures, 3.78%.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6.21%; on other securities, 4 per cent.
7. Of the mortgages held by the Corporation, $2,427,888.86 is on realty situate in Ontario, and $1,189,235.42 is on realty situate elsewhere.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? No., 15; amount, $28,571.
10. Aggregate market value of the land mortgaged to the Corporation, $9,300,000
11. How often are the securities held by the Corporation valued? Annually in the case of doubtful loans.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; Accountant and Cashier, $2,000 each; two Clerks, $2,000 and $500 respectively; Accountant in Winnipeg, $3,000 and Manager, $5,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? Audited to 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed)? T. E. P. Trew, Toronto; H. W. Williamson, Toronto.

CANADA PERMANENT LOAN AND SAVINGS COMPANY.

Head Office, Toronto, Ont.

Constating Instruments.

1855. Incorporated under 9 V. c. 80 (Province of Canada) by declaration filed 1st March, 1855, with the Clerk of the Peace for the United Counties of York and Peel ; corporate name, Canada Permanent Building and Savings Society.

1874. Dominion Act, 37 V. c. 100, changing above corporate name to Canada Permanent Loan and Savings Company.

1876. Ontario Act, 39 V. c. 94, confirming said change of corporate name.

1886 Act respecting the Company's borrowing powers and the issue of debenture stock, 49 V. c. 104 (D.)

1887. Act extending operations to whole Dominion, 50-1 V. c. 108 (D.) See secs. 1 and 2 ; and cf. 49 V. c. 104 (D.) s. 10.

See also the following public general Acts:—9 V. c. 80 (Prov. Canada), Consol. Stat. U. C. c. 53 ; R. S. O. 1877, c. 164; R. S. O. 1887, c. 169 ; R. S O 1897, c 205 ; 1900, c. 27 ; 37 V. (1874) c. 50 (D) ; 40 V. (1877) c. 48 (D.) ; 40 V. (1877) c. 49 (D.) ; 41 V. (1878) c 22 (D) ; 42 V. (1879) c. 49 (D) ; 43 V. (1880) c. 43 (D.) ; 45 V. (1882) c. 24 (D) ; 47 V. (1884) c. 40 (D)

See also Statutes of Canada, 1899.

Annual Statement

Of the condition and affairs of the Canada Permanent Loan and Savings Company of Toronto at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 14 Toronto street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

J. Herbert Mason, President and Managing Director, Toronto ; February, 1899, February, 1901.
W. G. Gooderham, Vice-President, Toronto ; February, 1898, February, 1900.
Edward Hooper, Director, Toronto ; February, 1898, February, 1900.
S. Nordheimer, Director, Toronto ; February, 1899, February, 1901.
W. D. Matthews, Director, Toronto ; February, 1898, February, 1900.
R. K. Burgess, Director, Toronto ; February, 1899, February, 1901.
G. W. Monk, Director, Toronto ; February, 1898, February, 1900.
W. E. Wellington, Director, Toronto ; February, 1899, February, 1901.
Geo. H. Smith, Secretary, Toronto.

A. Permanent capital stock : total amount authorized, $5,000,000 ; total amount subscribed, $5,000,000, as more particularly set out in Schedule A. hereto.

Schedule A.

Fixed and Permanent Capital Stock.

Description.	No. of Shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		$	$	$	$
1. Fully called and paid	40,000	50	2,000,000	2,000,000	.....
2. 20 per cent. called and paid ..	60,000	50	3,000,000	600,000	2,400,000
Totals.....	100,000	50	5,000.000	2,600,000	2,400,000

List of Shareholders as at 31st December, 1899.

(Not Printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called ; total called $2,000,000 ; total paid thereon	$2,000,000 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called $600,000; total paid thereon	600,000 00	
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid	78,326 20	
6. (*f*) Reserve fund in respect of (1) and (2)	1,300,000 00	
7. (*g*) Contingent fund in respect of (1) and (2)	105,580 15	
		$4,083,906 35
Liabilities to the Public.		
27. Deposits	555,390 42	
28. Interest on deposits, due, or accrued or capitalized	127,503 86	
29. Debentures issued in Canada	243,365 00	
30. Interest due and accrued on (29)	2,560 00	
31. Debentures issued elsewhere than in Canada	4,260,693 67	
32. Interest due and accrued on (31)	25,286 00	
35. Debenture stock issued elsewhere than in Canada	960,582 67	
36. Interest due and accrued on (35)	19,220 09	
40. Other liabilities to the public, viz.:		
41. (*a*) Commission, salaries, etc	47,301 30	
		6,241,903 01
Total liabilities		$10,325,809 36

Cr. Balance Sheet as at 31st December, 1899.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows :		
2. (i) At Toronto, held in freehold	$ 179,776 98	
3. (ii) At Winnipeg, held in freehold	75,000 00	
5. (*b*) Freehold land (including buildings) other than foregoing	60,400 20	
		$ 315,177 18
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	8,994,396 56	
10. (*b*) Debts secured by mortgaged land held for sale	540,557 00	
11. (*c*) Interest due or accrued on item 9 and not included therein	30,084 55	
		9,565,038 11
C.—Debts not above enumerated for which the Corporation holds securities as follows :		
13. (*a*) Debts secured by loans on Municipal Bonds	31,050 00	
14. (*b*) Debts secured by Municipal Bonds or Debentures	166,074 06	
15. (*c*) Debts secured by Public School Debentures	22,507 71	
16. (*d*) Debts secured by Loan Corporations Debentures	60,409 36	
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporat'n	50,236 89	
22. (*j*) Debts secured by advance to Canada Permanent and Western Canada Mortgage Corporation	11,795 18	
		342,073 20
E.—Cash.		
31. (*a*) On hand	1,101 25	
32. (*b*) In banks in Canada	89,068 00	
In bank in England	13,351 62	
		103,520 87
Total assets		$10,325,809 36

Cash Account

Receipts for the year ending 31st December, 1899.

	I. Received by the Corporation for its Own Use.		(Col. 4.)
	A.—*Balances from the 31st December, 1898.*		
2.	(i) On hand	[$ 933 00	
3.	(ii) In bank	192,232 15	
			$ 193 165 15
	C.—*Receipts on account of investments, loans or debts.*		
	(a) On mortgages of realty :—		
10.	(i) Principal		2,329,600 94
11.	(ii) Interest		
	(b) On other securities :—		
12.	(i) Principal		387,630 20
13.	(ii) Interest or dividends		
	D.—*Receipts from real estate owned beneficially by Corporation.*		
17.	(b) Rents		7,670 18
	F.—*Borrowed Money.*		
26.	(b) Borrowed by taking deposits		103,353 17
27.	(c) Borrowed on debentures		294,553 40
	Totals		$3,315,973 04

Cash Account

Expenditure for the year ending 31st December, 1899

	I.—Expended on Corporation Account.	Total Col. 4.
	A.—*Sums Loaned or Invested on Capital Account.*	
1.	(a) Loaned on mortgages of realty	$ 983,065 86
	(b) Loaned or invested in other securities	482,985 48
	(c) Insurance or taxes advanced on property mortgaged to Corporation	150,811 64
	B.—*Expended on Stock Account*	
8.	Dividends paid on permanent Stock	156 672 70
	C.—*Borrowed Money (other than foregoing) or interest thereon Paid, viz.:*	
19.	(b) Deposits: Principal, $163,108.49; interest, $26,039.03	189,147 52
20.	(c) Debentures issued in Canada: Principal, $103,604 00; interest, $8,596.29	112,200 29
21.	(d) Debentures issued elsewhere: Principal, $802,508.45; interest, $174,073.12	976,581 57
23.	(f) Debenture stock redeemed elsewhere: Principal, $12,750.66; interest, $38,952 30;	51,702 96
	D.—*Management Expenses (other than foregoing).*	
26.	(b) Commission or Brokerage	17,454 46
27.	(c) Salaries, fuel, rates, taxes	
28.	(d) Stationery, postage, printing, advertising, and so forth	76,899 66
29.	(e) Law costs	867 90
33.	(a) Alterations to Company's building	14,062 13
	F.—*Balance.*	
37.	(a) Cash on hand and in bank	103,520 87
	Totals	$3,315,973 04

Miscellaneous Statment for the Year Ending 31st December, 1899.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1900, $35,166.00.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1900, $886,594.73.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.40 per cent.; on debentures, 3.58 per cent.; on debenture stock, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6.11 per cent.; on other securities, 6.11 per cent.
7. Of the mortgages held by the Corporation $6,762,319.41 is on realty situate in Ontario, and $2,772,634.15 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899. Written off, $33,933.93; transferred, $13,655 17.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No., 74. Amount, $299,754.
10. Aggregate market value of the land mortgaged to the Corporation, $20,000,000.
11. How often are the securities held by the Corporation valued? Annually or oftener.
12. (a) What officers of the Corporation are under bond and for what sum respectively? All officers holding responsible positions give bonds satisfactory to the directors.
13. When were the accounts of the Corporation last audited? December 31, 1899.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed). J. E. Berkely Smith and Henry Barber, F. C. A., Toronto.

THE CANADIAN SAVINGS AND LOAN COMPANY, OF LONDON, CANADA.

Head Office, London, Ontario.

Incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd September, 1875. (Decl. Book I. 67).

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Canadian Savings and Loan Company of London, Canada, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 420 Richmond street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Robert Fox, President, London, Ontario, 8th February, 1899; 14th February, 1900.
Robert Lewis, Vice-President, London, Ontario, 8th February, 1899; 14th February, 1900.
John Christie, Vice-President, London, Ontario, 8th February, 1899; 14th February, 1900.
John W. Jones, Director, London, Ontario, 8th February, 1899; 14th February, 1900.
A. B. Cox, Director, London, Ontario, 14th February, 1900
M. H. Rowland, Manager, London, Ontario, 1st March, 1897; 14th February, 1900.

A Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, $750,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and substituted at 31st December, 1899.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully paid	15,000	50	750,000	750,000	

List of Shareholders as at 31st December 1899.

(Not printed)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities of Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary capital fully called: Total called, $750,000: Total paid thereon	$ 750,000 00	
5. (*e*) Unappropriated profits in respect of (1)	3,819 25	
6. (*f*) Reserve fund in respect of (1)	237,500 00	
		$991,319 25
Liabilities to the Public.		
27. Deposits; payable on demand, $709,618.97; payable on notice, $11,681.15	721,300 12	
28. Interest on deposits, due, or accrued or capitalized (included in 27)		
29. Debentures issued and payable in Canada	312,922 19	
30. Interest due and accrued on (29)	3,514 33	
		1,037,736 64
Total liabilities		$2,029,055 89

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1.	(*a*) Office premises situate as follows :—	
2.	(i) At London, Ontario, held in freehold	$ 22,000 00

B.—Debts Secured by Mortgages of Land.

9.	(*a*) Debts (other than item 10) secured by mortgages of land	1,958,496 70
10.	(*b*) Debts secured by mortgaged land held for sale	2,900 00

C.—Debts not above Enumerated for which the Corporation holds Securities as follows.

20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	23,194 30
21.	(*i*) Debts secured by Debentures of the Company	907 40

E.—Cash.

31.	(*a*) On hand	3,018 57
32.	(*b*) In bank	18,538 92
	Total	$2 029,055 89

Cash Account.

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1898.

		(Col. 4.)
	(*b*) Cash (not already shown under (1)).	
	(i) On hand	$7,757 61
3.	(ii) In bank	19,151 29

C.—Receipts on Account of Investments, Loans or Debts.

	(*a*) On mortgages of realty :—	
10.	(i) Principal	284,618 80
11.	(ii) Interest	
	(*b*) On stocks, repayment of loans :—	
12.	(i) Principal	10,244 66
13.	(ii) Interest or dividends	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(*a*) Sales	2,700 00
17.	(*b*) Rent of office building	697 00

E.—Miscellaneous.

19.	(*b*) Premium or bonus on loans	1,470 86

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	1,139,796 15
27.	(*c*) Borrowed on debentures	100,707 00
	Totals	$1,567,143 37

Cash Account.

Expenditure for the Year ending 31st December, 1899.

I. Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		Total Col. 4.
1.	(*a*) Loaned on mortgages of realty	$257,071 98
	(*b*) Loaned or invested in other securities, viz :—	
2.	(i) To shareholders on their stock	2,016 00

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$45,000.00	45,000 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz. :—

19.	(*b*) Deposits : Principal, $1,140,594 59 ; Interest, $22,232.80	1,162,828 39
20.	(*c*) Debentures issued in Canada : Principal, $56,192.40 ; Interest, $10,568.59	66,760 99

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries and Fees	6,633 25
26.	(*b*) Commission or Brokerage	1,596 48
28.	(*d*) Stationery, Postage, Printing and Advertising	486 58
30.	(*f*) Fuel, Rent, Taxes (other than in 7 and 32) and rates	1,664 22
31.	(*g*) Travelling Expenses and Inspector's Salary	947 17
32.	(*h*) Registration Fee	130 00

E.—Other Expenditures viz.:

33.	(*a*) Insurance on office buildings, guarantee bonds and Land Mortgage Co. fee	171 25
34.	(*b*) Repairs to office building	75 65
35.	(*c*) Office expenses, etc	203 92

F.—Balance.

27	(*a*) Cash on hand	3,018.57	
	(*b*) Cash in bank	18,538.92	21,557 49
			$1,567,143 37

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $112,715.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporations which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $539,020.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.0479% ; on debentures, 3.9626% ; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.584%
7. Of the mortgages held by the Corporation $1,958,496.70 is on realty situate situate in Ontario and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account in 1899, $2,957.24.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No. 6 ; amount, $23,364.74
10. Aggregate market value of the land mortgaged to the Corporation, $3,445,850.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000 : teller, $5,000 ; accountant. $2,000, and ledger keeper, $2,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? 23rd January, 1900.
14. Names and address of the auditors respectively for 1899. Thomas A. Browne, London, Ont., for part of year ; A. T. McMahen, London, Ont.; A. E. Ellis, London, for part of year.

For 1900, A. T. McMahen, London, Ont., and A. Ellis, London, Ont.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY.

Head Office, Peterboro', Ontario.

Constating Instruments.

1884, 7th March, Letters Patent of Ontario (Lib. 16, No. 67).

1890, 53 V., c. 129 (O); fixes the capital stock at $5,000,000 divided into 50,000 shares of $100 each (sec. 1); confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited, (secs. 2-4); sanctions the issue of debenture stock (secs. 5-12); authorizes agencies in United Kingdom (13); defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan Corporation Act.

As to lending powers see Letters Patent above cited.

Annual Statement

Of the condition and affairs of the Central Canada Loan and Savings Company at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George street, in the Town of Peterborough, in the Province of Ontario.

The Board is constituted of fifteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 24th January, 1900, were as follows, together with their respective terms of office:

Hon. Geo. A. Cox, President, Toronto; 24th January, 1900, 23rd January, 1901.
F. G. Cox, Vice-President, Toronto; 24th January, 1900, 23rd January, 1901.
E. R. Wood, Vice-President, Toronto; 24th January, 1900, 23rd January, 1901.
Sir Thomas W. Taylor, Director, Winnipeg; 24th January, 1900, 23rd January, 1901.
Frederick C. Taylor, Director, Lindsay; 24th January, 1900, 23rd January, 1901.
J. W. Flavelle, Director, Toronto; 24th January, 1900, 23rd January, 1901.
Robert Jaffray, Director, Toronto; 24th January, 1900, 23rd January, 1901.
Wm. MacKenzie, Director, Toronto; 24th January, 1900, 23rd January, 1901.
Chester D. Massey, Director, Toronto; 24th January, 1900, 23rd January, 1901.
J. J. Kenny, Director, Toronto; 24th January, 1900, 23rd January, 1901.
Rev. John Potts, D.D., Director, Toronto; 24th January, 1900, 23rd January, 1901.
A. E. Ames, Director, Toronto; 24th January, 1900, 23rd January, 1901.
J. H. Housser, Director, Toronto; 24th January, 1900, 23rd January, 1901.
A. A. Cox, Director, Peterboro, 24th January, 1900, 23rd January, 1901.
Richard Hall, Director, Peterboro; 24th January, 1900, 23rd January, 1901.
F. W. Baillie, Secretary, Toronto; 24th January, 1900, 23rd January, 1901.

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $2,500,000, as more particularly set out in Schedule A hereto.

Schedule A.

b.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid the con.
		$	$ c.	$ c.
1. Fully called	9,375	100	937,500 00	937,500 00
2. 20 per cent. called	15,625	100	1,562,500 00	312,500 00
Totals	25,000		2,500,000 00	1,250,000 00

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called; Total called, $937,500; total paid thereon	$937,500 00	
2.	(*b*) Ordinary joint stock capital, 20% called: Total called, $312,500; total paid thereon	312,500 00	
4.	(*d*) Dividends declared in respect of (1) and (2), but not yet paid	18,750 00	
6.	(*f*) Reserve fund in respect of (1) and (2)	385,000 00	
7.	(*g*) Contingent fund in respect of (1) and (2)	31,445 91	
			$1,685,195 91
	Liabilities to the Public.		
27.	Deposits, subject to notice	$1,193,151 48	
29.	Debentures issued in Canada	1,648,222 06	
30.	Interest due and accrued on (29)	24,892 94	
31.	Debentures issued elsewhere than in Canada	1,694,898 64	
32.	Interest due and accrued on (31)	8,966 63	
			4,570,131 75
40.	Other liabilities to the public, viz.:		
41.	(a) Sundry accounts due by Company	746 92	746 92
	Total liabilities		$6,256,074 58

Balance Sheet as at 31st December, 1899.

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property owned Beneficially by Corporation.*		
5.	(*b*) Freehold land (including buildings) other than foregoing	$65,853 75	
7.	(*d*) Office furniture and fixtures	4,400 00	
			$70,053 75
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,441,708 38	
11.	(*c*) Interest and rents due or accrued on items 5 and 9 and not included therein	61,472 01	
			1,503,180 39
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
22.	(*j*) Loans on collateral security of stocks and bonds	$2,035,237 45	
23.	(*k*) Bonds and debentures owned by Company	2,431,239 69	
26.	(*n*) Interest due or accrued on items 22 and 23 and not included therein	74,872 55	
			4,541,349 69
	E.—*Cash.*		
31.	(*a*) On hand	$22,047 54	
32.	(*b*) In banks	112,582 41	
			134,629 95
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Sundry accounts due to Company		6,860 80
	Total assets		$6,256,074 58

Cash Account.

Receipts for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.		
	A.—*Balance from 31st December, 1898.*	(Col. 1.)	Total (Col. 1).
	(*b*) Cash not already shown under (1) -		
2.	(i) On hand		$13,358 53
3.	(ii) In bank		94,270 77
	C.—*Receipts on account of investments, loans or debts.*		
	(*a*) On mortgages of realty—		
10.	(i) Principal	$197,110 49	
11.	(ii) Interest	159,074 99	
	(iii) Insurance and taxes advanced by Company	13,829 16	
			370,014 64

	(*b*) On other securities,, viz., stocks, bonds and debentures owned by Company :—		
12.	(i) Principal	$2,267,649 64	
13.	(ii) Interest or dividends	135,062 25	
			$2,402,711 89
	(*c*) Loans secured by stocks, bonds or debentures—		
14.	(i) Principal		1,025,416 57
15.	(ii) Interest (including item (11))—		
	D.—*Receipts from real estate owned beneficially by Corporation.*		
16.	(*a*) Sales (not included in any of foregoing items)	$26,063 59	
17.	(*b*) Rents	2,716 07	
			28,779 66
	F.—*Borrowed Money.*		
26.	(*b*) Borrowed by taking deposits		2,020,684 22
27.	(*c*) Borrowed on debentures		1,085,859 32
	Totals		$7,041,095 60

Cash Account.

Expenditure for the year ending 31st December, 1899.

	I.—Expended on Corporation Account.		
	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	Total (Col. 4).
1.	(*a*) Loaned on mortgages of realty		$55,244 54
	(*b*) Loaned or invested in other securities, viz.:		
2.	(i) On stocks, bonds and debentures		1,709,600 25
3.	(ii) Purchase of stocks, bonds and debentures		2,058,643 54
	(*c*) Insurances or taxes advanced on property mortgaged to the Corporation		14,597 31
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock		75,000 00
	C.—*Money Borrowed (other than foregoing) or interest thereon paid, viz.:*		
19.	(*b*) Deposits : Principal, $1,820,656.02 ; interest, $38,207.30		1,858,863 32
20.	(*c*) Debentures issued in Canada : $449,542 34 ; interest, $56,842.58		506,384 92
21.	(*d*) Debentures issued elsewhere : Principal, $509,825.11 ; interest, $75,519.17		585,344 28
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees and special tax	$17,847 17	
26.	(*b*) Commission, expenses or brokerage on money borrowed or loaned.	5,369 89	
28.	(*d*) Stationery, postage, printing and advertising	4,929 83	
29.	(*e*) Law costs	649 14	
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	6,092 52	
32.	(*h*) Registration fee	255 00	
32½.	(*i*) Directors' compensation	3,340 00	
			38,483 55
	E.—*Other Expenditures, viz.:*		
33.	(*a*) Sundry accounts		4,303 94
	F.—*Balance.*		
37.	(*a*) Cash on hand	$22,047 54	
	(*b*) Cash in various banks	112,582 41	
			134,629 95
	Totals		$7,041,095 60

Miscellaneous Statement for the Year Ending 31st December, 1899

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $535,220.01.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, £129,322.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900 : Call loans, marketable stocks and bonds, $3,131,239.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3½ per cent.; on debentures, sterling, 3.93 per cent., currency, 4.003 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.693 per cent. on other securities, fluctuates.
7. Of the mortgages held by the Corporation $1,209,577.62 is on realty situate in Ontario, and $232,130 76 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $39,383.81.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? No., 6 ; amount $13,900.34.
11. How often are the securities held by the Corporation valued? Doubtful loans are watched very closely, mortgages, bonds and stocks, and loans on stock watched daily.
12. (a) What officers of the Corporation are under bond and for what sum respectively? Managing Director, $3,000 ; Secretary, $2,500 ; Accountant, $1,500 ; Teller, $2,500 ; Assistant Accountant, $1,000; Inspector, $1,000 ; Clerks, $2,500 : branch officers, $5,000 ; by Guarantee Companies.
13. When were the accounts of the Corporation last audited? To 31st December, 1899
14. Names and addresses of the auditors respectively for 1899, H. M. Pellat, Toronto, Ont.; James Hall, Peterborough, Ont.; F. H. Mathewson, Winnipeg, Man. For 1900, H. M. Pellatt, Toronto ; James Hall, Peterborough ; John Aird, Winnipeg, Man.

THE CHATHAM LOAN AND SAVINGS COMPANY.

Head Office, Chatham, Ontario.

Incorporated under the Building Societies' Act, R S. O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Kent, 27th September, 1881.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Chatham Loan and Savings Company of Chatham, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on King street, in the City of Chatham, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Archibald Bell, President, Chatham ; 9th February, 1899 ; 14th February, 1900.
Nathan H. Stevens, Vice-President, Chatham ; 9th February, 1899 ; 14th February, 1900.
James Gardiner, Director, Chatham ; 9th February, 1899 ; 14th February, 1900.
T. K. Holmes, Director. Chatham ; 9th February, 1899 ; 14th February, 1900.
Hugh Malcolmson, Director, Chatham ; 9th February, 1899 ; 14th February, 1900.
Robert Ferguson. M.P.P., Director, Thamesville ; 9th February, 1899 ; 14th February, 1900.
J. E. Thomas, Director, Chatham ; 11th December, 1899 ; 14th February, 1900.
S. F. Gardiner, Manager and Secretary, Chatham.

A. Permanent capital stock : total amount authorized, $1,000,000 ; total amount subscribed, $353,900, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.			
		$	$ c.	$ c.	$ c.
1. Fully called.....	3,539	100	353,900 00	259,224 21	94,675 79

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1	(*a*) Ordinary permanent capital; total paid thereon	$259,224 21	
6.	(*f*) Reserve Fund in respect of (1)	23,400 00	
			$282,624 21
	Liabilities to the Public.		
27.	Deposits payable on demand, $29,572.94; payable on notice, $297,662.74	327,235 68	
28.	Interest on deposits, due or accrued or capitalized	11,398 15	
29.	Debentures issued in Canada	25,884 44	
30.	Interest due and accrued on (29)	1,082 07	
			365,600 34
	Total liabilities		$648,224 55

	Cr.		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable property owned beneficially by Corporation.		
1.	(*a*) Office premises situate as follows:—		
2.	(i) At the City of Chatham, held in freehold	$10,600 00	$10,600 00
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	589,618 61	
10.	(*b*) Debts secured by mortgaged land held for sale	22,549 36	
			612,167 97
	E.—Cash		
31.	(*a*) On hand	$5,873 58	
32.	(*b*) In bank	19,363 95	
			25,237 53
	F.—Assets not hereinbefore mentioned.		
37.	(*a*) Office furniture and fixtures		219 05
	Total assets		$648,224 55

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.		
	A.—Balance from 31st December, 1898.	(Col. 3.)	(Col. 4.
	(*b*) Cash (not already shown under (1)):—		
	(i) On hand		$3,987 74
3.	(ii) In bank		28,424 81
	B.—Sums received wholly or partly on Capital Stock.		
4.	(*a*) Paid on joint stock permanent capital	$6,038 48	6,038 48
5.	(*b*) Premiums on (4)		78 00
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:—		
10.	(i) Principal		64,328 22
11.	(ii) Interest		29,413 27
	(iii) Extra interest		1,161 93
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(*b*) Rents		190 00
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits		541,451 11
27.	(*c*) Borrowed on debentures		8,274 07
	G.—Receipts from other sources viz.:		
30.	(*a*) Interest on bank account and exchange		940 18
	Totals		$684,287 81

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

	I.—Expended on Corporation Account.	(Col. 1.)	(Col 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty		$102,299 45
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$15,460 72	15,460 72
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*		
19.	(*b*) Deposits: Principal, $517,960.36; interest, $11,398.15		529,358 51
20.	(*c*) Debentures issued in Canada: Principal, $6,699 94; interest, $1,082.07.		7,782 01
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees		2,932 00
26.	(*b*) Commission or brokerage		188 25
28.	(*d*) Stationery, postage, printing and advertising		307 09
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates		717 25
32.	(*h*) Registration fees		5 00
	F.—*Balance.*		
37.	(*a*) Cash on hand	5,873 58	
	(*b*) Cash in bank	19,363 95	
			25,237 53
	Totals		$684,287 81

Miscellaneous Statement for the Year Ending 31st December, 1899

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $5,688.71.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, *nil.*
3. Amount of other existing obligations of the Corporation which will mature in 1900, *nil.*
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $34,080.00.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.636 per cent.; on debentures, 4.288 per cent; on debenture stock, *nil.*
6. Average rate of Interest per annum received by the Corporation during 1899 on mortgages of realty 5.885 per cent.; on other securities, *nil.*
7. Of the mortgages held by the Corporation $589,618.61 is on realty situate in Ontario; and *nil* is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, *nil.*
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899; number, 1; amount, $1,650 00.
10. Aggregate market value of the land mortgaged to the Corporation, $1,239,450.
11. How often are the securities held by the Corporation valued? When loans are taken.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, by private sureties, $3,000.00; teller, $1,000; clerk, $1,000, by Guarantee Company.
13. When were the accounts of the Corporation last audited? Completed January 26th, 1900.
14. Names and address of the auditors respectively for 1899, J. R. Gemmill, Sheriff, and Geo. D. Ross, Chatham, Ont.

THE CITY AND COUNTY LOAN ASSOCIATION.

Head Office, Toronto, Ont.

Incorporated under Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York, 26th January, 1889.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the City and County Loan Association, of Toronto, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 32 Queen street east, in the City of Toronto in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office .

Ambrose Kent, J.P., President, Toronto ; 14th February, 1899 ; 13th February, 1900.
George W. Jackes, M.D., Vice-President, Eglington ; 14th February, 1899 ; 13th February, 1900.
James Watt, Director, Toronto ; 14th February, 1900 ; 13th February, 1900.
George Boxall, Director, Toronto ; 14th February, 1899 ; 13th February, 1900.
James Ramsay, Director, Eglington ; 14th February, 1899 ; 13th February, 1900.
Wm. L. Wilkinson, Director, Toronto ; 14th February, 1899 ; 13th February, 1900.
W. J. Wharin. Manager and Secretary, Toronto.

A. Permanent capital stock : total amount authorized, $500,000 ; total amount subscribed, $39,000, as more particularly set out in Schedule A. hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st Dec., 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$ c.	$ c.	$ c.
1. Fully paid	693	50	34,650 00	34,650 00	
2. Instalment (payable by fixed periodical payments, and still in process of payment)	87	50	4,350 00	2,153 39	2,196 61
Totals	780		39,000 00	36,803 39	2,196 61

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities*

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called ; total called, $ ... ; paid thereon	$34,650 00	
7. (*g*) Contingent fund in respect of (1)	2,188 48	
8. (*h*) Instalment permanent stock (payable by fixed periodical payments) : Total subscribed, $4,350.00, on which has been paid	2,153 39	
		$38,991 87
Liabilities to the Public.		
37. Owing to banks	6 82	
40. Other liabilities to the public, viz. :		
41. (*a*) Mortgage on office building	4,500 00	4,506 82
Total liabilities		$43,498 69

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*) Office premises situate as follows : (i) At 32 Queen Street East, held in freehold		$16,618 80	$16,618 80
B.—Debts Secured by Mortgages on Land.			
9. (*a*) Debts (other than item (10) secured by mortgages of land		12,881 93	
10. (*b*) Debts secured by mortgaged land held for sale		9,161 56	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein		90 31	
			22,133 80
C.—Debts not above enumerated for which the Corporaton holds securities as follows :			
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		$3,745 94	
26. (*n*) Interest due or accrued on items 14 to 25 and not included therein		460 05	
			4,205 99
D.—Unsecured Debts.			
27. (*a*) Accounts receivable		$373 25	
30. (*d*) Interest due or accrued on items 27 to 29 and not included therein		2 80	
			376 05
E.—Cash.			
31. (*a*) On hand			37 53
F.—Assets not hereinbefore mentioned.			
37. (*a*) Office furniture			126 52
Total assets			$43,498 69

Cash Account

Receipts for the Year Ending 31st December, 1899

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1898.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. (*b*) Cash not already shown under (1).			
2, (i) On hand	$52 64		
(ii) In bank	133 75		
B.—Sums received wholly or partly on Capital Stock.			
9. (*f*) Premiums		$1,476 81	
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On Mortgages of Realty :			
10. (i) Principal	$4,733 64		
11. (ii) Interest	271 93		
(*a*) On other securities :			
(i) Principal	525 00		
13. (ii) Interest or dividends	96 38		
(*c*) Unsecured debts :			
14. (i) Principal	134 33		
(ii) Interest	5 60		
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17. (*b*) Rents of office buildings	941 00		
G.—Receipts from other sources, etc.			
30. (*a*) Rents of properties held under power of sale	799 17		
Totals	$7,793 44	$1,476 81	$9,270 25

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 4.)
1. (*a*)	Loaned on mortgages of realty	$4,975 00	
7. (*b*)	Incumbrances on realty paid off	1,750 00	
	D.—*Management Expenses (other than foregoing)* :		
25. (*a*)	Salaries and fees	530 00	
28. (*d*)	Stationery, postage, printing and advertising	83 80	
30. (*f*)	Rent	240 00	
32. (*h*)	Registration fee	95 00	
	E.—*Other Expenditures, viz.* :		
33. (*a*)	Interest on mortgage on office building	271 84	
34. (*b*)	Taxes, repairs and maintenance on office building	314 42	
35. (*c*)	Taxes, repairs, etc., on properties held under power of sale	753 26	
36. (*d*)	Sundry accounts paid	225 22	
	F.—*Balance.*		
37. (*a*)	Cash on hand	30 71	
	Totals		$9,270 25

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900? None.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900? None.

3. Amount of other existing obligations of the Corporation which will mature in 1900? None.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900? $50.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits? None; on debentures, none; on debenture stock, none.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, about 6½ per cent.; on other securities, about 7 per cent.

7. Of the mortgages held by the Corporation $22,043.49 is on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1899? None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? None; amount, none.

11. How often are the securities held by the Corporation valued? When considered necessary.

12. What officers of the Corporation are under bond and for what sum respectively? Manager, $1,500. By Guarantee Company.

13. When were the accounts of the Corporation last audited? January, 1900.

14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed). Isaac Curry, Toronto, and Robert Rae, Eglington, Ont.

THE CRÉDIT FONCIER FRANCO-CANADIEN.

Head Office, 30 St. James Street, Montreal.

As to the Paris Board of Management ("Paris Committee,") see 43-4 V. c. 60 (Q.), secs. 30 35. 47 V. c. 62 (Q.), Sched. A, Art. 51, enacts as follows: "The general meetings shall be held before the 31st of May in each year, either at the head office or at Paris, in France, according as there may be more shares to order held and stock certificates to bearer deposited in the Province of Quebec or in France, thirty days before the meeting."

Chief agent for Ontario: William Edwin Long, Toronto.

Constating Instruments.

43-4 V. c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company: See Act of Quebec (1884), 47 V. c. 52, *infra*

44 V. c. 58, Dominion of Canada. Section 13 defines the Company's borrowing powers.

44 V. c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario to lend money, hold real estate in the Province, etc.

45 V. c. 54, Province of Quebec, amends 43 4 V. c. 60 (Q)

46 V. c. 85, Dominion of Canada, assimilates the powers of the Company to those of other loan companies.

47 V. c. 62, Province of Quebec. Schedule A to the Act contains the revised constitution and laws of the Company.

55 6 V. c. 29 (D. Criminal Code, 1892), by sec. 205 (6 d) exempts the company from the general law prohibiting lotteries.

Annual Statement

Of the condition and affairs and the Crédit Foncier Franco Canadien (Loan Company) of Montreal, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 30 St. James Street, in the City of Montreal, in the Province of Quebec.

The chief agency for Ontario is situated at No. 28 Wellington street east, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Wm. Edwin Long, and his address is Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office for three years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

George Brademann, President, Paris; May, 1898; May, 1901.
Mr. Justice J. S. C. Wurtele, Vice-President, Montreal: May, 1899; May, 1902.
E. J. Barbeau, Director, Montreal: May, 1897; May, 1900.
Rene Brice, Director, Paris: May, 1898; May, 1901.
J. de Camondo, Director, Paris; May, 1898; May, 1901.
A. Denfert Rochereau, Director, Paris; May, 1899; May, 1902.
G. de Molinari, Director, Paris; May, 1899; May, 1902.
Mr. Justice J. A. Ouimet, Director, Montreal: May, 1897; May, 1900.
J. H. Thors, Director, Paris: May, 1897; May, 1900.
H. J. Barbeau, Director, Montreal: May, 1898; May, 1901.
M. Chevalier, Manager, Montreal: January, 1899.
T. R. Nelson, Secretary, Montreal: April, 1899.

A.—Permanent capital stock: Total amount authorized, $4,784,689; total amount subscribed, $4,784,689, as more particularly set out in Schedule A hereto.

Schedule A.

(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
2. 25 per cent called	50,000	francs. 500	$ c. 4,784,689 00	$ c. 1,196,172 25	$ c. 3,588,516 75

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (b) Ordinary joint stock capital, 25% called ; total called, $1,196,172.25 ; total paid thereon	$1,196,172 25	
4. (d) Dividends declared in respect of (2) $77,181.32 not yet paid	1,699 38	
5. (e) Unappropriated profits in respect of (2) (29) and (31)	98,973 43	
6. (f) Reserve fund in respect of (2)	76,675 13	
7. (g) Contingent fund in respect of (2)	277,462 87	
		$1,650,983 06
Liabilities to the Public.		
29. Debentures issued in Canada	$74,986 33	
31. Debentures issued elsewhere than in Canada	6,463,686 55	
32. Interest due and accrued on (29) and (31)	69,223 12	
39. Due on loans in process of completion or to pay assumed mortgages	86,406 26	
40. Other liabilities to the public, viz.:		
41. (a) Sundries	973 89	
		6,695,276 15
Total liabilities		$8,346,259 21

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (a) Office premises situate as follows—		
2. (i) At Montreal, held in freehold	$36,257 82	
3. (ii) At Quebec	16,127 50	
5. (b) Freehold land (including buildings) other than foregoing	223,557 69	
		$275,943 01
B.—Debts Secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages of land	$7,457,195 08	
11. (c) Interest due or accrued on item 9 and not included therein	90,218 90	
		7,547,413 98
C.—Debts not above enumerated for which the Corporation holds security as follows :		
16. (d) Debts secured by Loan Corporation Debentures	$43,816 13	43,816 13
E.—Cash.		
31. (a) On hand	302 08	
32. (b) In bank	426,440 03	
		426,742 11
F.—Assets not Hereinbefore Mentioned.		
37. (a) Interest accrued but not yet due	$34,296 39	
39. (c) Sundries	18,047 59	
		52,343 98
Total assets		$8,346,259 21

Cash Account

Receipts for the year ending 31st December, 1899.

		(Col. 4.)
	I.—Received by the Corporation for its Own Use.	
	C.—*Receipts on Account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty—	
11.	(ii) Interest	$371,386 00
	(*b*) On other securities—	
13.	(ii) Interest accrued but not yet due	34,296 39
	(*c*) Unsecured debts—	
15.	(ii) Interest on deposits in banks	18,408 29
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*	
17.	(*b*) Rents	4,152 84
	E.—*Miscellaneous.*	
19.	(*b*) Bonus on loans paid off	4,361 77
	Totals	$432,605 29

Cash Account.

Expenditure for the year ending 31st December, 1899.

		Total (Col. 1).
	I.—Expended on Corporation Account.	
	C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:*	
20.	(*c*) Interest and sinking fund on debentures	$282,146 67
	D.—*Management Expenses (other than foregoing).*	
25.	(*a*) Salaries and fees	38,943 79
26.	(*b*) Commission or brokerage	909 96
27.	(*c*) Income tax	11,208 62
29.	(*e*) Loss on exchange	422 82
	F.—*Balance.*	
37.	(*a*) Profit and loss	98,973 43
	Totals	$432,605 29

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. Not possible to answer.
5. Average rate of interest per annum paid by the Corporation during 1899. On deposits, none; on debentures, about 4½%; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899. On mortgages of realty, about 5%; on other securities, none.
7. Of the mortgages held by the Corporation $757,248.02 is on realty situate in Ontario, and $6,699,947.06 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $63,622.98.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? No record of proceedings kept.
10. Aggregate market value of the land mortgaged to the Corporation, $14,900,000.
11. How often are the securities held by the Corporation valued? At no regular periods.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager to the extent of 100 shares of the Company's stock, and the Directors to the extent of 50 shares each.
13. When were the accounts of the Corporation last audited? February, 1900.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed)? Hon. A. Desjardins, Montreal; Monsieur André Brisset, Montreal.

CROWN SAVINGS AND LOAN COMPANY.

Head Office, Petrolia, Ontario.

Incorporated under the Building Societies Act, R. S. O., 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and the borrowing powers of the Company are now governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27; cf. R. S. O. 1877, c. 164, and R.S.O. 1887, c. 169.

Annual Statement

Of the condition and affairs of the Crown Savings and Loan Company of Petrolia at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the Town of Petrolia, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

J. H. Fairbank, President, Petrolia; 23rd February, 1899, 1st February, 1900.
J. L. Englehart, Vice-President, Petrolia; 23rd February, 1899, 1st February, 1900.
Frank Smith, Director, Sarnia; 23rd February, 1899, 1st February, 1900.
Frank Ward, Director, Wyoming; 23rd February, 1899, 1st February, 1900.
Allan Duncan, Director, Wyoming; 23rd February, 1899, 1st February, 1900.
John Kerr, Director, Petrolia; 23rd February, 1899, 1st February, 1900.
N. Rainsberry, Director, Osborne; 23rd February, 1899, 1st February, 1900.
Wm. Neil, Director, Bunyan; 23rd February, 1899, 1st February, 1900.
Hugh Park, Director, Glen Rea; 23rd February, 1899, 1st February, 1900.
Wm. English, Manager, Petrolia; 23rd February, 1899, 1st February, 1900.

A. Permanent capital stock: total amount authorized, $1,000,000: total amount subscribed, $200,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$	$
1. Fully called	4,000	50	200,000	190.555	9,445

List of Shareholders as at 31st December, 1899.

(Not Printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called : total called, $200,000 ; total paid thereon	$190,555 00	
6. (*f*) Reserve fund in respect of (1)	30,000 00	
C.—Liabilities to Stockholders or Shareholders other than as already shown under A. or B., viz.		
24. Profit and loss balance	394 68	
		$220,949 68
Liabilities to the Public.		
27. Deposits	106,042 08	
29. Debentures issued in Canada	5,865 50	
37. Owing to banks	2,391 57	
		114,299 15
Total Liabilities		$335,248 83

Cr		
I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by mortgages of Land		
9. (*a*) Debts (other than item 10) secured by mortgage of land	$299,944 81	$299,944 81
C.—Debts not above enumerated for which the Corporation holds Securities as follows :		
14. (*b*) Debts secured by municipal bonds or debentures	29,093 62	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	6,210 40	
		35,304 02
Total assets		$335,248 83

Cash Account.

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for Its Own Use.	Col. 1.	Col. 3.	Col. 4,
A.—Balance from 31st December, 1898.			
(*b*) Cash in bank			$5,331 84
B.—Sums received wholly or partly on Capital Stock.			
4. (*a*) Calls on joint stock permanent capital		$8,129 72	8,129 72
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On mortgages of realty :			
10. (i) Principal		42,554 89	42,554 89
11. (ii) Interest	$16,102 88		16,102 88
(*b*) On other securities :			
12. Municipal debentures and interest		11,962 83	11,962 83
F.—Borrowed Money.			
25. (*a*) Bank advances		2,391 57	
26. (*b*) Borrowed by taking deposits		87,029 68	
			89,421 25
G.—Receipts from other sources, viz.:			
30. (*a*) General Interest			83 65
Totals			$173,587 06

Cash Account.

Expenditure for the year ending 31st December, 1899.

Expended on Corporation Account.

A.—*Sums loaned or invested on Capital Account*

	Col. 1.	Col. 3.	Col. 4.
1. (*a*) Loaned on mortgages of realty			$76,278 80
B.—*Expended on Stock Account.*			
8. Dividends paid on permanent stock			9,371 75
C.—*Borrowed money (other than foregoing) or interest thereon paid, viz:*			
19. (*b*) Deposits: principal, $82,639.73; interest, $3,068.91		$85,708 64	
20. (*c*) Debentures issued in Canada: Principal, $.....; interest, $310.00		310 00	
			86,018 64
D.—*Management expenses (other than foregoing):*			
25. (*a*) Salaries and fees	$1,000 00		
26. (*b*) Commission or brokerage	207 90		
28. (*d*) Stationery, postage, printing and advertising 29. (*e*) Law costs 30. (*f*) Fuel, rent, taxes (other than in 7) and rates	423 42		
32. (*h*) Registration Fee	185 00		
			1,816 32
E.—*Other expenditures, viz.:*			
33. (*a*) General interest			101 55
Totals			$173,587 06

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $900.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, none.

3. Amount of other existing obligations of the Corporation which will mature in 1900, none.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits 3 per cent; on debentures, 4.57 per cent.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty 5⅓ per cent; on other securities, 4 per cent.

7. Of the mortgages held by the Corporation all are on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1899, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, none.

10. Aggregate market value of land mortgaged to the Corporation. No answer.

11. How often are the securities held by the Corporation valued? Once each year.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.

13. When were the accounts of the Corporation last audited? To 31st December, 1899.

14. Names and address of the auditors respectively for 1899 and 1900 (if appointed), J. M. Fowler and Alex. M. McQueen, Petrolia.

THE DOMINION SAVINGS AND INVESTMENT SOCIETY.

Head Office, London, Ontario.

Incorporated under chapter 53 of the Consolidated Statutes of Upper Canada as a Permanent Building Society, by declaration filed with the Clerk of the Peace for the County of Middlesex, 20th April, 1872.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27; cf. Consol. Stat. U.C. c. 53; R.S.O. 1877, c. 164; and R.S.O. 1887, c. 169.

Annual Statement

Of the condition and affairs of the Dominion Savings and Investment Society of London, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond street in the City of London, in the Province of Ontario.

The Board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Thomas H. Purdom, President, London, Ont.; 13th February, 1900, 12th February, 1901
Charles H. Elliott, Vice-President, London, Ont.; 13th February, 1900, 12th February, 1901.
W. J. McMurtry, Director, Toronto, Ont.; 13th February, 1900, 12th February, 1901.
Rev. J. H. Starr, Director, Toronto, Ont.; 13th February, 1900, 12th February, 1901.
Wm. Bettridge, M.B., Director, Strathroy, Ont.; 13th February, 1900, 12th February, 1901
John Ferguson, Director, London, Ont.; 13th February, 1900, 12th February, 1901.
Lt. Col. R. Lewis, Director, London, Ont.; 13th February, 1900, 12th February, 1901.
Francis Love, Director, London, Ont.; 13th February, 1900, 12th February, 1901.
Nathaniel Mills, Manager, London, Ont.; 13th February, 1900, 12th February, 1901

A.—Permanent capital stock: Total amount authorized, $1,500,000; total amount subscribed, $1,000,000, as more particularly set out in schedule A. hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$ c.	$ c.	$ c.	$ c.
1. Fully called	20,000	50 00	1,000,000 00	934,518 47	65,481 53

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares		
1.	(*a*) Ordinary joint stock capital fully called: Total called $934,200, total paid thereon	$934,200 00	
2.	(*b*) Ordinary joint stock capital per cent. called; Total called $318.47, total paid thereon	318 47	
4.	(*d*) Dividends declared in respect of 1 and 2 but not yet paid	18,684 00	
6.	(*f*) Reserve fund in respect of (1) (2)	20 000 00	
7.	(*g*) Contingent fund in respect of (1) (2)	21,501 18	
			$994,703 65
	Liabilities to the Public.		
27.	Deposits	783,027 18	
28.	Interest on deposits, due or accrued or capitalized (included in No. 27)		
29.	Debentures issued in Canada	115,964 72	
30.	Interest due and accrued on (29)	2,059 77	
31.	Debentures issued in Canada and payable elsewhere	289,689 29	
32.	Interest due and accrued on (31)	1,440 45	
			1,192,181 41
	Total liabilities		$2,186,885 06

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,902,625 64	
10.	(*b*) Debts secured by mortgaged land held for sale	179,667 81	
12.	(*d*) Of the debts mentioned in items 9 and 10, the sum of $27,950.00 is due by directors or officers of the Corporation. (Not extended).		2,082,293 45
	C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation		76,595 00
	E.—Cash.		
31.	(*a*) On hand	3,204 60	
32.	(*b*) In banks	23,792 01	
			26,996 61
	F.—Assets not hereinbefore mentioned.		
37.	(*a*) Office fittings		1,000 00
	Total assets		$2,186,885 06

Cash Account.

Receipts for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.		Total. (Col. 4.
	A.—Balances from 31st December, 1898.		
	(*a*) Cash (not already shown under (1)):		
2.	(i) On hand		$2,320 78
3.	(ii) In banks		40,757 95
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal	about $472,133 58	
11.	(ii) Interest	" 98,964 93	
	(*b*) On other securities:		571,098 51
12.	(i) Principal	about $1,610 96	
13.	(ii) Interest or dividends	" 3,650 00	5,260 96
	(iii) Interest on arrears of interest		941 78
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16.	(*a*) Sales (not included in any of foregoing items)	Included in Nos. 10 and 11.	
17.	(*b*) Rent		
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits		877,597 09
27.	(*c*) Borrowed on debentures		108,752 92
	Totals		$1,606,729 99

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.	Total. (Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*	
1. (*a*) Loaned on mortgages of realty	$454,997 77
B.—*Expended on Stock Account.*	
8. Dividends paid on permanent stock	18,684 00
C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*	
19. (*b*) Deposits: Principal, $974,261.44; Interest, $26,283.55	1,000.544 99
20. (*c*) Debentures issued in Canada: Principal, $7,550.00; Interest, $2,527.76	10,077 76
21. (*d*) Debentures issued elsewhere: Principal, $70,106 55; Interest, $12,816 87	82,923 42
D.—*Management Expenses (other than foregoing).*	
25. (*a*) Salaries and fees	6,819 95
26. (*b*) Commission or brokerage	1,542 87
28. (*d*) Stationery, postage, printing and advertising	904 90
30. (*f*) Fuel, rent, taxes (other than in 7), including income tax	1,272 38
31. (*g*) Travelling expenses and inspector's salary	1,069 30
32. (*h*) Registration fee	150 00
E.—*Other Expenditures, viz.:*	
33. (*a*) Telegrams and telephone	129 18
34. (*b*) Sundries	616 86
F.—*Balance.*	
37. (*a*) Cash on hand	3,204 60
(*b*) Cash in various banks	23,792 01
Totals	$1,606,729 99

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the corporation in Canada which will mature in 1900, $45,518.00.
2. Amount of debentures issued by the corporation elsewhere which will mature in 1900, $94,729.65.
3. Amount of other existing obligations of the corporation which will mature in 1900, exclusive of deposits. None.
4. Amount of securities held by the corporation which will mature and become payable to the corporation in 1900, $374,200.
5. Average rate of interest per annum paid by the corporation during 1899 on deposits, 3.21 per cent.; on debentures, 3.90 per cent.
6. Average rate of interest per annum received by the corporation during 1899 on mortgages of realty, 5.15 per cent.
7. Of the mortgages held by the corporation, $2,082,293.45 is on realty situate in Ontario, and $—— is on realty situate elsewhere
8. Loans written off or transferred to real estate account during 1899, abortive sales, acquired by deed, etc., $5,269 00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1899, No. 11; amount, $8,288.20.
10. Aggregate market value of the land mortgaged to the corporation, $3,263,846.
11. How often are the securities held by the corporation valued? Annually.
12. (*a*) What officers of the corporation are under bond and for what sum respectively? By Guarantee Companies, Manager, $10,000; Accountant, $5,000; Teller, $5,000; by private sureties, Ledger Keeper, $5,000.
13. When were the accounts of the corporation last audited? To 31st December, 1899.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed), J. K. McDiarmid, London, Ont.; John Lochead, London, Ont.

EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY.

Head Office, Forest, Ontario. (*Company's By-Law No. 29.*)

Incorporated under the Buildings Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c, 205 ; 1900, c. 27 ; cf. R.S.O. 1887, c. 169.

Annual Statement

Of the condition and affairs of the East Lambton Farmers' Loan and Savings Company, of Forest, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 74, S. S. King street in the town of Forest, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

James Hutton, M.D., President, Forest, Ont.; 28th February, 1899, 28th February, 1901.
John Shaw, Vice-President, Forest, Ont.; 28th February, 1899, 28th February, 1901.
D. P. Campbell, Director, Thedford, Ont.; 28th February, 1900, 28th February, 1902.
Peter Cairns, Director, Forest, Ont.; 28th February, 1899, 28th February, 1901.
George Smith, Director, Arkona, Ont.; 28th February, 1900, 28th February, 1902.
Wm. Nimmo, Director, Ravenswood, Ont.; 28th February, 1899, 28th February, 1901.
Robert J. McCormick, Director, Warwick, Ont.; 28th February, 1900, 28th February, 1902.
D. N. Sinclair, Director, Aberarder, Ont.; 28th February, 1900, 28th February, 1902.
N. Tripp, Manager and Secretary, Forest.

(*A*)—Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $110,550 as more particularly set out in Schedule A hereto.

Schedule A.

a. Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at—			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	—		
		$	$ c.	$ c.	$ c.
1. Fully paid.....	2,211	50	110,550 00	110,550 00	.....

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A. Permanent Capital Stock or Shares.		
1. (*a*) Ordinary Joint Stock Capital fully called: Total called, $110,550; Total paid thereon	$110,550 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid. No. 14	2,763 75	
6. (*f*) Reserve Fund in respect of (1)	7,867 70	
Liabilities to the Public.		$121,181 45
27. Deposits payable on notice	111,088 48	
		111,088 48
Total liabilities		$232,269 93

Balance Sheet as at 31st December, 1899.

Cr.

I. Assets of which the Corporation is the Beneficial Owner.		
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$223,440 83	
10. (*b*) Debts secured by mortgaged land held for sale	825 00	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein	6,968 25	
E.—Cash.		$231,234 08
31. (*a*) On hand	313 76	
32. (*b*) In bank	379 09	
F.—Assets not hereinbefore mentioned.		692 85
38. (*b*) Office furniture		343 00
Total assets		$232,269 93

Cash Account.

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 3.)	(Col. 4.)
Balance from 31st December, 1898.			
(*b*) Cash (not already shown under (1)):—			
2. (i) On hand	$ 73 96		
3. (ii) In bank, special deposit	17,655 78		
			$17,729 74
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (*a*) Calls on joint stock permanent capital		$520 00	520 00
C.—Receipts on Account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:—			
10. (i) Principal	21,297 63		
11. (ii) Interest	10,516 59		
(*b*) On other securities:—			31,814 22
12. (i) Principal	2,000 00		2,000 00
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16. (*a*) Sales (not included in any of foregoing items)	175 00		175 00
F.—Borrowed Money.			
26. (*b*) Borrowed money by taking deposits	88,295 64		88,295 64
27. (*c*) Interest from bank, special deposit	263 90		263 90
Totals			$140,798 50

Cash Account.

Expenditure for the year ending 31st December, 1899

I.—Expended on Corporation Account.	(Col. 1.)	(Col. 4.)
A.—Sums Loaned or Invested on Capital Account.		
1. (*a*) Loaned on mortgages of realty	$53,623 15	$53,623 15
B.—Expended on Stock Account.		
8. Dividends (Nos. 10 and 11) paid on permanent stock. (*Extend into Column 1*)	4,582 29	4,582 29
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (*a*) Bank account (interest)	70	
19. (*b*) Deposits: principal, $77,418.83; interest, $3,491.63	80,910 46	80,911 16
D.—Management Expenses (other than foregoing.)		
25. (*a*) Salaries and fees	610 00	
26. (*b*) Commission or brokerage	20 00	
28. (*d*) Stationery, postage, printing and advertising	39 12	
30. (*f*) Fuel, rent, taxes (other than 7) and rates	145 38	
32. (*h*) Registration fee	30 00	
E.—Other Expenditures, viz.:		844 50
33. (*a*) Provincial tax	130 00	
34. (*b*) Sundries	14 55	
F.—Balance.		144 55
37. (*a*) Cash on hand	313 76	
(*b*) Cash in bank	379 09	
		692 85
Totals		$140,789 50

Miscellaneous Statement for the Year Ending 31st December, 1899

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. *None.*
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. *None.*
3. Amount of other existing obligations to the Corporation which will mature in 1900. *None.*
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $27,850.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3½ per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.40 per cent.
7. Of the mortgages held by the Corporation $223,440.83 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899. *None.*
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. *None.*
10. Aggregate market value of land mortgaged to the Corporation, $436,375.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 17th January, 1900, for year ending 31st December, 1899.
14. Names and address of the auditors for 1899 and 1900 (if appointed). F. W. Shaw and H. Barron.

THE ELGIN LOAN AND SAVINGS COMPANY.

Head Office, St. Thomas, Ontario.

Incorporated under the Building Societies Act, R. S. O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Elgin, 21st April, 1879.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900 c. 27; cf. R. S. O. 1877, c. 164, and R. S. O. 1887, c. 169.

Annual Statement

Of the condition of affairs of the Elgin Loan and Savings Company of St. Thomas, Ontario, at the 31st December, 1899.

The head office of the Corporation is at No. 346 Talbot street, in City of St. Thomas, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years, four retiring each year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

D. McLarty, President, St. Thomas; 14th February, 1898, 2nd Monday, February, 1900.
John Baird, Vice-President, St. Thomas; 13th February, 1899, February, 1901.
John McCausland, Director, St. Thomas; 14th February, 1898, 2nd Monday, February, 1900.
A. Murray, Director, St. Thomas; 13th February, 1899, February, 1901.
D. K. McKenzie, Director, St. Thomas; 14th February, 1898, 2nd Monday, February, 1900.
Albert Couse, Director, St. Thomas; 14th February, 1898, 2nd Monday, February, 1900.
George Wegg, Director, St. Thomas; 13th February, 1899, February, 1901.
L. Millington, Director, St. Thomas; 13th February, 1899, February, 1901.
George Rowley, Manager and Secretary, St. Thomas; 21st April, 1879, unlimited.

A. Permanent capital stock: Total amount authorized, $625,000; total amount subscribed, $625,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. Shares.	Par value.	——		
		$	$ c.	$ c.	$ c.
2. Partly called	12,500	50	625,000 00	234,365 30	390,634 70

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital 50 per cent. called ; total called, $312,500 ; total paid thereon	$234,365 30	
5. (*e*) Unappropriated profits in respect of (2)	19,000 00	
6. (*f*) Reserve fund in respect of (2)	2,083 65	
		$255,448 95
Liabilities to the Public.		
27. Deposits : Payable on demand $162,681.53 ; payable on notice, $40,000		202,681 53
Total liabilities		$458,130 48

Balance Sheet as at 31st December, 1899.

Cr.

1. **Assets of which the Corporation is the Beneficial Owner.**		
A.—Immovable Property owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing	$ 2,427 25	$ 2,427 25
B.—Debts secured by Mortgages of Land.		
8. (*a*) Debts (other than item 10) secured by mortgages of land	411,843 95	
10. (*b*) Debts secured by mortgaged land held for sale	28,980 36	
		440,824 31
C.—Debts not above Enumerated for which the Corporation holds Securities as follows :		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	12,813 68	12,813 68
E.—Cash.		
32. (*b*) In bank		2,065 24
Total assets		$458,130 48

Cash Account.

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
A.—Balance from 31st December, 1898.			
1. (*b*) Cash in hand and in bank		$ 17,493 75	$ 17,493 75
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (*a*) On Joint Stock permanent capital		1,792 76	1,792 76
C.—Receipts on Account of Investments, Loans or Debts.			
(*a*) On mortgages of realty :—			
10. (i) Principal	$ 59,580 55		
11. (ii) Interest	21,063 78		
			80 644 33
F.—Borrowed Money.			
26. (*b*) Borrowed by taking deposits	242,668 93		242,668 93
G.—Receipts from other sources, viz.:			
30. (*a*) Interest from Bank and Loan Co'y	413 89		413 89
Totals			$343,013 66

Cash Account.

Expenditure for the year ending 31st December, 1899

I. Expended on Corporation Account.	(Col. 1.)	(Total, Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty	$103,686 19	$103,686 19
B.—*Expended on Stock Account.*		
8. Dividends paid on permanent stock. (*Extend into Column 1*)	11,681 11	11,681 11
C.—*Borrowed money (other than foregoing) or Interest thereon paid, viz.:*		
19 (*b*) Deposits: Principal, $216,350.29; interest, $6,397.47	222,747 76	222,747 76
D.—*Management Expenses (other than foregoing.)*		
25. (*a*) Salaries and fees	1,386 00	
26. (*b*) Commission or brokerage	409 25	
28. (*d*) Stationery, postage, printing and advertising	226 11	
30. (*f*) Fuel, rent, taxes (other than 7) and rates	562 00	
32. (*h*) Registration Fee	55 00	
33. (*j*) Ontario Tax	195 00	
		2,833 36
F.—*Balance.*		
(*b*) Cash in bank		2,065 24
Totals		$343,013 66

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. No obligations except to depositors.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits. About 3.47 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty. About 5.50 per cent.
7. Of the mortgages held by the Corporation $140,824.31 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off during 1899, $1,200.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No, none; amount, none.
10. Aggregate market value of the land mortgaged to the Corporation, about $650,000.
11. How often are the securities held by the Corporation valued? In some instances annually or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The Manager, $10,000.
    (*b*) By private bonds and Guarantee Co.
13. When were the accounts of the Corporation last audited? 25th January, 1900.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed). Thomas Leitch, Hamilton, and Alex. Darrach, St. Thomas, Ont.

THE FREEHOLD LOAN AND SAVINGS COMPANY.

Head Office, Toronto.

Constating Instruments.

1859. Declaration of incorporation under 9 Victoria, c. 90 (Province of Canada), and Consol. Statutes U. C c. 53, filed with Clerk of Peace for County of York 27th April, 1859 Original corporate name, "The Freehold Permanent Building and Savings Society."

1873. 36 V. c. 104 (D.); changed corporate name to The Freehold Loan and Savings Company.

1886 49 V. c. 103 (D.): defined borrowing powers; empowered Company to issue debenture stock, etc.

1887. 50 1 V. c. 111 (D.): empowered Company to extend its operations to the whole of the Dominion.

1887. 50-1 V c 112 (D.): amended next preceding Act.. See secs. 1 and 2.

For the lending and the borrowing powers of the Company, see the Acts above cited, also R. S. O. 1877, c. 164; R. S. O. 1887, c. 169, and R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Freehold Loan and Savings Company of Toronto, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 54 56 Victoria street in the City of Toronto, n the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

C. H. Gooderham, President, Toronto; February, 1899; February, 1900.
T. S. Stayner, Vice-President, Toronto; February, 1899; February, 1900.
Hon. J. C. Aikins, Director, Toronto; February, 1899; February, 1900.
John Ryan, Director, Toronto; February, 1899; February, 1900.
Capt. W. F. McMaster, Director, Toronto; February, 1899; February, 1900.
H. S. Howland, Director.
Hon. S. C. Wood, Managing Director.

A. Permanent capital stock: total amonnt authorized, $3,800,000; total amount subscribed, $3,223,500, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*).—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount uncalled and constituting an asset of the Corporation.
	No. shares.	Par value.			
	$	$	$	$	$
1. Fully paid.	8,430	100	843,000	843,000	
2. 20 per cent. paid.	23,805	100	2,380,500	476,100	1,904,400
Totals	32,235		3,223,500	1,319,100	1,904,400

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called : total called, $843,000 ; total paid thereon	$843,000 00		
2. (*b*) Ordinary joint stock capital, 20 per cent. called : total called $476,100 ; total paid thereon	476,100 00		
	$1,319,100 00		
Less deducted	91,050 72		
	$1,228.049 28		
4. (*d*) Dividends declared in respect of (1), (2), but not yet paid	39,573 00		
		$1,267,622 28	

Liabilities to the Public.

27. Deposits	$442,648 65		
28. Interest on deposits, due, or accrued, or capitalized	7,378 45		
29. Debentures issued in Canada	790,853 36		
30. Interest due and accrued on (29)	9,833 16		
31. Debentures issued elsewhere than in Canada	1,892,849 44		
32. Interest due and accrued on (31)	12,800 38		
		3,156,373 44	
Total liabilities			$4,423,995 72

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable property owned Beneficially by Corporation

1. (*a*) Office premises situate as follows :			
2. (i) At Toronto, held in freehold	$215,000 00		
5. (*b*) Freehold land (including buildings) other than foregoing	421,017 16		
		$686,017 16	

B.—Debts secured by mortgages of land.

9. (*a*) Debts (other than item 10) secured by mortgages of land	$3,098,898 72		
10. (*b*) Debts secured land held for sale	598,708 42		
		3,697,607 14	

C.—Debts not above enumerated for which the Corporation holds securities as follows :

20. (*h*) Debts secured only on permanent stock or shares of the corporation	$28,176 04		
23. (*k*) Rents accrued on Company's building	2,640 35		
		30,816 39	

E.—Cash.

31. (*a*) On hand		$1,263 98		
32. (*b*) In bank as follows :				
33. (i) In sundry banks at Toronto	$49,865 13			
34. (ii) In bank at Winnipeg	2,060 05			
36. (iv) In Bank of Scotland, London, Eng	3,207 09			
		55,132 27		
			56,396 25	

F.—Assets not hereinbefore mentioned.

37. (*a*) Office furniture and fixtures	$3,097 80		
38. (*b*) Accrued interest on bank deposit	60 98		
		3,158 78	
Total assets			$4,423,995 72

Cash Account.

Receipts for the year ending 31st December, 1899.

			(Col. 1.)
	I.—Received by the Corporation for its Own Use.		
	A.—*Balances from 31st December, 1898.*		
1.	(b) Cash (not already shown under (1):		
2.	(i) On hand		$12,692 84
3.	(ii) In bank		7,286 07
	C.—*Receipts on Account of Investments, Loans or Debts.*		
	(a) On mortgages of realty:		
10.	(i) Principal }		
11.	(ii) Interest }		1,263,192 43
	(b) On other securities:		
12.	(i) Principal }		
13.	(ii) Interest }		4,277 34
	D.—*Receipts from Real Estate Owned Beneficially by the Corporation.*		
17.	(b) Rents		42,388 30
	F.—*Borrowed money.*		
26.	(b) Borrowed by taking deposits		325,516 41
27.	(c) Borrowed on debentures		642,136 93
	Totals		$2,298,490 32

Expenditure for the year ending 31st December, 1899.

			(Col. 1.)
	I.—Expended on Corporation Account.		
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(a) Loaned on mortgages of realty		$650,921 24
	(b) Loaned or invested in other securities, viz:		
2.	(i) On Company's stock		3,374 65
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock, including tax		53,936 50
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*		
19.	(b) Deposits: Principal, $468,449.61; interest, $365.56		468,815 17
20.	(c) Debentures issued in Canada: Principal, $430,080; interest, $33,654.71		463,734 71
21.	(d) Debentures issued elsewhere: Principal, $466,190.46; interest, $78,828.29		545,018 75
	D—. *Management Expenses (other than foregoing).*		
25.	(a) Salaries and fees		17,402 68
26.	(b) Commission or brokerage		3,090 19
28.	(d) Stationery, postage, printing and advertising, and furniture		3,870 78
29.	(e) Law costs		673 08
30.	(f) Fuel, rent, taxes (other than in 32) and rates		5,480 00
31.	(g) Travelling expenses and inspectors' salaries		2,024 10
32.	(h) Registration fees		200 00
	E.—*Other Expenditures viz.;*		
33.	(a) Company's buildings		12,097 06
	(b) In connection with amalgamation assumed by new company		11,455 16
	F.—*Balance.*		
37.	(a) Cash on hand	$1,263 98	
	(b) Cash in various banks	55,132 27	56,396 25
	Totals		$2,298,490 32

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $809,090.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, say $850,000.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.71%; on debentures, 3.83%; on debenture stock.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.45%; on other securities, 3.47%.
7. Of the mortgages held by the Corporation $3,249,975.75 is on realty situate in Ontario, and $868,648.55 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899. Written off, reserve contingent and stock, $438,243 27.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899—number, 36, amount $77,427.33.
10. Aggregate market value of the land mortgaged to the Corporation; say $8,000,000.
11. How often are the securities held by the Corporation valued? Valued in 1899 for amalgamation purposes.
12. (a) What officers of the Corporation are under bond and for what sum respectively? Managing Director, $15,000; Cashier, $7,000; two Inspectors, $2,000 each; three Clerks, $2,000 each; Accountant, $4,000; General Agent at Winnipeg, $10,000; Accountant, Winnipeg, $4,000.
13. When were the accounts of the Corporation last audited? Audited monthly.
14. Name and address of the auditors respectively for 1899 and 1900 (if appointed). Joseph Blakeley, W. A. Douglas, Toronto.

THE FRONTENAC LOAN AND INVESTMENT SOCIETY.

Head Office, Kingston, Ontario.

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Frontenac Loan and Investment Society of Kingston, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 87 Clarence street, in the city of Kingston, in the Province of Ontario.

The Board is constituted of five directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Sir Richard Cartwright, President, Kingston, Ont.; March, 1898; March, 1900.
R. Vashan Rogers, LL.D., Vice-President, Kingston, Ont.; March, 1898; March, 1900.
Lieut.-Colonel S. C. McGill, Director, Kingston, Ont.; March, 1899; March, 1901.
Lieut.-Colonel Henry R. Smith, Director, Kingston, Ont.; March, 1899; March, 1901.
Thomas Briggs, Managing Director, Kingston, Ont; December, 1898-1900.

A. Permanent capital stock: total amount authorized, unlimited; total amount subscribed, $200,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called	4,000	50	200,000	200,000	.....

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
A.—*Permanent Capital Stock or Shares.*		
1. (*a*) Ordinary joint stock capital fully called; total called, $200,000; total paid thereon	$200,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	4,103 75	
6. (*f*) Reserve Fund in respect of (1)	30,000 00	
7. (*g*) Contingent Fund in respect of (1)	8,336 00	
		$242,440 15
Liabilities to the Public.		
27. Deposits	$245,361 41	
29. Debentures issued in Canada	19,750 00	
40. Other liabilities to the public, viz.:		
41. (*a*) Solicitors	4 27	
		265,115 68
Total liabilities		$507,555 83

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—*Immovable Property owned Beneficially by Corporation.*

1.	(*a*) Office premises situate as follows :		
2.	(i) At Kingston, Ont., held in freehold	$4,333 86	
3.	(*b*) Freehold land (including buildings) other than foregoing	47,496 60	
			$51,830 46

B.—*Debts Secured by Mortgages of Land.*

9.	(*a*) Debts (other than item 10) secured by mortgages of land, including interest	$316,575 30	
10.	(*b*) Debts secured by mortgaged land held for sale	36,657 57	
			353,232 87

C.—*Debts not above enumerated for which the Corporation holds securities as follows :*

16.	(*d*) Debts secured by Loan Corporations' Debentures	$11,000 00	
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation.	43,815 67	
22.	(*j*) Bank Deposit Receipts, Temporary Loan thereon	16,584 41	
			71,400 08

E.—*Cash.*

31.	(*a*) On hand	$452 24	
32.	(*b*) In bank	23,420 84	
			23,873 08

F.—*Assets not hereinbefore mentioned.*

37.	(*a*) Agents at Winnipeg	24 75	
28.	(*b*) Office furniture	192 09	
39.	(*c*) Reserve Fund Investment	7,002 50	
			7,219 34
	Total assets		$507,555 8

Cash Account.

Receipts for the year ending 31st December, 1899

I.—Received by the Corporation for its Own Use.

A.—*Balances from 31st December, 1898.*

		Total (Col. 1).
	(1) Cash (not already shown under (1)):	
2.	(i) On hand	$847 30
3.	(ii) In bank	14,191 18

C.—*Receipts on account of Investments, Loans or Debts.*

	(*a*) On mortgages of realty :	
10.	(i) Principal	80,086 77
11.	(ii) Interest	
	(*b*) On other securities :	
12.	(i) Principal	4,361 40
13.	(ii) Interest or dividends	910 00

D.—*Receipts from Real Estate owned Beneficially by Corporation.*

16.	(*a*) Sales	2,987 66
17.	(*b*) Rent	1,317 70

F.—*Borrowed Money.*

26.	(*b*) Borrowed by taking deposits	261,652 26

G.—*Receipts from other sources, viz.:*

30.	(*b*) Interest on current bank deposit	385 80
	Totals	$366,680 0

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		Total (Col. 4).
1.	(*a*) Loaned on mortgages of realty	$53,115 23
	(*b*) Loaned or invested in other securities, viz.:	
2.	(i) On stock	4,825 00
3.	(ii) On bank deposit receipts	3,500 00

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	10,052 50

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

19.	(*b*) Deposits:	Principal	263,233 16
		Interest	230 36
20.	(*c*) Debentures issued in Canada:	Principal	1,000 00
		Interest	810 00

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	3,260 50
26.	(*b*) Commission or brokerage	25 81
27.	(*c*) Advances to agents	2 78
28.	(*d*) Stationery, postage, printing and advertising	83 29
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	317 92
31.	(*g*) Travelling expenses	28 50
32.	(*h*) Registration	210 00
	(*i*) Insurance, office premises	25 00

E.—*Other Expenditures, viz.:*

33.	(*a*) Advances on real estate	1,930 66
35	(*c*) Solicitor's conveyancing fees	95 23
36.	(*d*) Telephone, $25.00; repairs, 33.25; incidentals, $2.80	61 05

F.—*Balance.*

37.	(*a*) Cash on hand	$ 452 24	
	(*b*) Cash in various banks	23,420 84	
			23,873 08
	Totals		$366,680 07

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. None.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3 per cent; on debentures, 4 per cent.
7. Of the mortgages held by the Corporation $278,683.53 is on realty situate in Ontario, and $74,349.34 is on realty situate elsewhere.
8. Loans written off or transferred to real estate during 1899. None.
9. Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899; No., 2; amount, $35,610.02.
10. Aggregate market value of the land mortgaged to the Corporation. Cannot say.
11. How often are the securities held by the Corporation valued? Careful valuation at time of making loan.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $ ...; accountant, $4,000; Clerk, $2,000. Private sureties.
13. When were the accounts of the Corporation last audited? February, 1900, for year ending 31st December, 1899.
14. Names and address of the auditors respectively for 1899: F. R. Sargent and John Kinghorn.

THE GREY AND BRUCE LOAN COMPANY.

(Formerly the Owen Sound, Grey and Bruce Loan and Savings Company.)

Head Office, Owen Sound, Ontario.

Incorporated under the Building Societies Act, R S. O. 1887, c. 169, as a permanent Building Society, under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was, by Order in Council of Ontario, 15th September, 1897, changed to The Grey and Bruce Loan Company.

The lending and the borrowing powers of the Company are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27 ; cf. R.S.O. 1887, c. 169.

Annual Statement

Of the condition and affairs of The Grey and Bruce Loan Company, of Owen Sound, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on the corner of Union and Scrope Streets, Town of Owen Sound, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

S. J. Parker, President, Owen Sound ; 1st February, 1899, 7th February, 1900.
R. McKnight, Vice-President, Owen Sound ; 1st February, 1899, 7th February, 1900.
Hugh Taylor, Director, Owen Sound ; 1st February, 1899, 7th February, 1900.
Robert Wightman, Director, Owen Sound ; 1st February, 1899, 7th February, 1900.
James Gardner, Director, Meaford ; 1st February, 1899, 7th February, 1900.
Robert Thomson, Director, Owen Sound ; 1st February, 1899, 7th February, 1900.
William Q. Brown, Director, Owen Sound ; 1st February, 1899, 7th February, 1900.
John McDonald, Director, Chatsworth ; 1st February, 1899, 7th February, 1900.
Wm. Thomson, Director, Tara ; 1st February, 1899, 7th February, 1900.
Wm. P. Telford, Manager-Secretary.

A. Permanent capital stock : total amount authorized, $500,000 ; Total amount subscribed, $458,300 00, as more particularly set out in Schedule A hereto.

Schedule A.

(a) —Fixed and Permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called and paid	3,144	50	157,200	157,200	.....
2. Partly called and paid	6,022	50	301,100	60,550	240,550
Totals	9,166	.....	458,300	217,750	240,550

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr

Capital and Liabilities.

	Capital (Liabilities to Stockholders or Shareholders)		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called : total called, $157,200.00 ; total paid thereon	$157,200 00	
2.	(*b*) Ordinary joint stock capital, 20%, called : total called, $60,000.00; total paid thereon	60,000 00	
3.	(*c*) Ordinary joint stock capital, 50%, called : total called, $ total paid thereon	550 00	
4.	(*d*) Dividends declared in respect of (1), (2) or (3), but not yet paid	6,510 43	
5.	(*e*) Unappropriated profits in respect of (1), (2) or (3)	342 72	
6.	(*f*) Reserve fund in respect of (1), (2) or (3)	9,200 00	
7.	(*g*) Contingent fund in respect of (1), (2) or (3)	1,196 12	
			$234,999 28
	Liabilities to the Public.		
27.	Deposits: Payable on demand, $48,183.33 : Payable on Notice, $9,908.41	58,091 74	
28.	Interest on deposits accrued	356 32	
29.	Debentures in Canada	124,669 00	
30.	Interest due and accrued on (29)	2,435 35	
39.	Due on loans in process of completion or to pay assumed mortgages and accrued interest	3,545 99	
			189,098 40
	Total liabilities		$424,097 68

Cr

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable property owned by Corporation.*		
1.	(*a*) Office premises situate as follows . (i) At Owen Sound held in freehold	$4,417 72	
7.	(*c*) Accrued rents on part of office building	26 50	
	B.—*Debts Secured by Mortgages of Land.*		$4,444 22
9.	(*a*) Debts (other than item 10) secured by mortgages of land	397,570 71	
11.	(*c*) Interest due and accrued on item 9 not included therein, also insurance	18,114 65	
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		415,685 36
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	1,192 00	
26.	(*n*) Interest due and accrued on items 13 to 25 and not included therein	5 09	
	E.—*Cash.*		1,197 09
31.	(*a*) On hand	324 93	
32.	(*b*) In bank	2,446 08	
			2,771 01
	Total assets		$424,097 68

Cash Account.

Receipts for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	
	A.—*Balance from 31st December, 1898.*	(Total Col. 4.)
	(*b*) Cash (not already shown under (1)) :—	
2.	(i) On hand	$250 42
3.	(ii) In bank	7,000 10
	B.—*Sums Received Wholly or Partly on Capital Stock.*	
4.	(*a*) Calls on joint stock permanent capital	9,630 00
5.	(*b*) Premiums on (4)	375 00
	C.—*Receipts on account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty :—	
10.	(i) Principal, insurance, taxes and fees	24,165 38
11.	(ii) Interest	25,224 14
	(*b*) On other securities :—	
12.	(i) Principal	338 00
13.	(ii) Interest or dividends	84 80
	D.—*Receipts from Real Estate owned Beneficially by Corporation.*	
17.	(*b*) Rent from joint tenant	310 00
	F.—*Borrowed Money.*	
26.	(*b*) Borrowed by taking deposits	148,810 51
27.	(*c*) Borrowed on debentures	12,419 00
	G.—*Receipts from Other Sources, viz.:*	
30.	(*a*) Half rent of office from joint tenant	177 50
	(*b*) Fire loss on mortgaged property	200 00
	(*c*) Amounts left for remittance to other Companies	465 04
	Totals	$229,449 89

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		(Total Col. 1.)
1.	(*a*) Loaned on mortgages of realty	44,175 66
	(*c*) Permanent improvements and repairs to office	63 63
	(*d*) Accrued interest on mortgages bought and waiting maturity	299 06
	(*e*) Insurance, taxes and repairs advanced on property mortgaged to the corporation etc	242 47

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock, including income tax	12,821 95

C.—*Borrowed Money other than foregoing or Interest thereon Paid, viz.:*

18.	(*a*) Bank account, principal and interest	48 06
19.	(*b*) Deposits : Principal, 148,871.74 ; interest, $1,957.17	150,828 91
20.	(*c*) Debentures issued in Canada : Principal, $9,510 ; interest, $5,858.79	15,368 79

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	1,252 00
28.	(*d*) Stationery, postage, printing and advertising and petty expenses	91 10
30.	(*f*) Fuel, rent, taxes (other than 7) and rates	226 96
31.	(*g*) Travelling expenses	30 25
32.	(*h*) Registration Fee	55 00
	(*i*) Provincial Tax	195 00

E.—*Other Expenditures, viz.:*

33.	(*a*) Amounts left for remittance forwarded	465 04
34.	(*b*) Fire loss on mortgaged property paid to mortgagor	200 00
35.	(*c*) Rent of office on Baker Street	315 00

F.—*Balance.*

37.	(*a*) Cash on hand	$324 93	
	(*b*) Cash in bank	2,446 08	
			2,771 01
	Totals		$229,449 89

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900 $54,500.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, none.
3. Amount of other existing obligations of the Corporation which will mature in 1900, Depositors' accounts and deposit receipts $58,091.74.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $49,360.
5. Average rate of interest per annum paid by the Corporation during 1899, on deposits, 3 to 3½% ; on debentures, 4 to 5%.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty 5.9% ; on other securities, 6%.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, none.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Manager, $10,000 Solicitor, $4,000.

    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies ? By private sureties.
13. When were the accounts of the Corporation last audited ? To 31st December, 1899.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed) : Dr. R. Dobie and C. A. Fleming, Owen Sound.

THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.

Head Office, Guelph, Ontario.

Incorporated under the Building Societies' Act (Consol. Statutes U. C. chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Guelph and Ontario Investment and Savings Society, of Guelph, Ont, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on corner of Market Square and Wyndham street, in the City of Guelph, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Alex. B. Petrie, President, Guelph; February, 1900; February, 1901.
Robert Melvin, Vice-President, Guelph, February, 1900; February, 1901.
David Stirton, Director, Guelph, February, 1900; February, 1901.
H. Howitt, M.D., Director, Guelph; February, 1900; February, 1901.
John M. Bond, Director, Guelph; February, 1900; February, 1901.
James Innes, Director, Guelph; February, 1900; February, 1901.
James P. Phin, Director, Hespeler; February, 1900; February, 1901.
John Phin, Director, Hespeler; February, 1900; February, 1901.
G. D. Forbes, Director, Hespeler; February, 1900; February, 1901.
J. E. McElderry, Manager-Secretary, Guelph; February, 1900; February, 1901.

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $720,000, as more particularly set out in Schedule A hereto,

Schedule A.

(*a*).—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called	7,000	50	350,000	350,000	.....
2. Partly "	7,400	50	370,000	74,000	296,000
Totals	14,400	....	720,000	424,000	296,000

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

1. (*a*) Ordinary joint stock capital fully called: total called, $350,000; total paid thereon	$350,000 00	
2. (*b*) Ordinary joint stock capital 20 per cent. called: total called, $74,000; total paid thereon	74,000 00	
4. (*d*) Dividends declared in respect of (1), and (2), but not yet paid	16,960 00	
6. (*f*) Reserve fund in respect of (1) and (2)	165,000 00	
7. (*g*) Contingent fund in respect of (1) and (2)	14,272 52	
		$620,232 52

LIABILITIES TO THE PUBLIC.

27.	Deposits payable on demand	$550,850 16	
28.	Interest on deposits, due, or accrued or capitalized	7,827 95	
29.	Debentures issued in Canada	568,851 12	
30.	Interest due and accrued on (29)	10,636 72	
39.	Due on loans in process of completion or to pay assumed mortgages	36.540 23	
			1,174,706 18
	Total liabilities		$1,794,938 70

BALANCE SHEET AS AT 31ST DECEMBER, 1899.

CR.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property owned Beneficially by Corporation.*

1. (*a*)	Office premises at Guelph, Ont	$14,000 00	
5. (*b*)	Freehold land (including buildings) other than foregoing	4,030 68	
			$18,030 68

B.—*Debts secured by Mortgages of Land.*

(*a*)	Debts (other than item 10) secured by mortgages of land	$1,640,654 10	
(*b*)	Debts secured by mortgaged land held for sale	14,659 18	
			1,655,313 28

C.—*Debts not above enumerated for which the Corporation holds Securities as follows:*

14. (*b*)	Debts secured by municipal bonds or debentures	$86,073 58	
16. (*d*)	Debts secured by Loan Corporations' debentures	945 00	
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	8,944 00	
26. (*n*)	Interest due or accrued on items 14 to 20 and not included therein	299 31	
			96,261 89

E.—*Cash.*

32. (*b*)	In bank, Guelph	25,332 85
	Total assets	$1,794,938 70

CASH ACCOUNT.

Receipts for the year ending 31st December, 1899.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balances from 31st December, 1898.*

		(Col. 3.)	Total (Col. 4)
	(ii) In bank	$130,153 98	$130,153 98

C.—*Receipts on account of Investments, Loans or Debts.*

	(*a*) On mortgages of realty:—		
10. 11.	(i) Principal, (ii) Interest	309,573 93	
	(*b*) On other securities:		
12.	(i) Principal	4,303 55	
13.	(ii) Interest or dividends	3,759 46	
			317,636 94

D.—*Receipts from Real Estate owned Beneficially by Corporation.*

16. (*a*)	Sales (not included in any of foregoing items)	$9,100 00	
17. (*b*)	Rents	703 35	
			9,803 35

F.—*Borrowed Money.*

26. (*b*)	Borrowed by taking deposits	$924,597 10	
27. (*c*)	Borrowed on debentures	181,463 79	
			1,106,060 89

G.—*Receipts from other sources, viz.*

30. (*a*)	Bank interest	$3,536 42	
(*b*)	Exchange collection, charges, etc.	230 64	
(*c*)	Cost of valuation and inspection paid by borrowers	190 93	
			3,957 99
	Totals		$1,567,613 15

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or invested on Capital Account.*	(Col. 1.)	(Col. 3.)	Total (Col. 4)
1.	(*a*) Loaned on mortgages of realty		$324,657 45	
	(*b*) Loaned or invested in other securities, viz.:			
2.	(i) Loaned on debentures		1,235 00	
3.	(ii) Loaned on stock		560 00	
4.	(iii) Municipal debentures purchased		60,184 54	
				$386,636 99
	(*c*) Insurances or taxes advanced on property mortgaged to the Corporation, included in No. 1.			
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$33,920 00		33,920 00
	C.—*Borrowed Money (other than foregoing) or interest thereon Paid, viz.:*			
19.	(*b*) Deposits: Principal, $896,771 34; interest, $520.38		$897,291 72	
20.	(*c*) Debentures issued in Canada: Principal, $174,764.79; interest, $22,027.20		196,791 99	
				1,094,083 71
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees		$8,472 80	
26.	(*b*) Commission or brokerage		1,715 94	
28.	(*d*) Stationery, postage, printing and advertising		711 62	
30.	(*f*) Fuel, rent, taxes (other than in 7) and rate		1,444 97	
31.	(*g*) Travelling expenses (inspector's)		541 44	
32.	(*h*) Registration fees		130 00	
33.	(*a*) Miscellaneous expenses, telephone, telegrams, etc		422 03	
				13,438 80
33.	(*b*) Expended on property owned by Company		200 80	
34.	(*b*) Purchase price office premises		14,000 00	
				14,200 80
37.	(*b*) Cash in bank			25,332 85
	Totals			$1,567,613 15

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $201,673.77.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, none.
3. Amount of other existing obligations of the Corporation which will mature in 1900, none, exclusive of deposits.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, including overdue mortgages, $406,501.18.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 2.837 per cent,; on debentures, 3.928 per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, about 5.38 per cent ; on other securities about 3.47 per cent.
7. Of the mortgages held by the Corporation, $1,618,773.05 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899—number 1 ; amount, $1,281.60.
10. Aggregate market value of land mortgaged to the Corporation, $3,038,703.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000, and five clerks for $10,000 ; Guarantee Company and private sureties.
13. When were the accounts of the Corporation last audited? To 31st January, 1900.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed), A. J. Brewster, Hespeler ; J. W. Kilgour, Guelph.

HAMILTON MUTUAL BUILDING SOCIETY.

Head Office, Hamilton, Ont.

Incorporated under the Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Wentworth, 31st October, 1890.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Hamilton Mutual Building Society of Hamilton, Ont., at the 30th November, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head office of the Corporation is at No. 100 King street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of ten directors holding office for one and two years.

The directors and chief executive officers of the Corporation at 31st December, 1899, were as follows, together with their respective terms of office:

Alfred Ward, President, Hamilton, Ont., 30th November, 1899; 30th November, 1901.
W. J. Morden, Vice-President, Hamilton, Ont., 30th November, 1898; 30th November, 1900.
Jas. Orr Callaghan, Director, Hamilton, Ont. 30th November, 1898; 30th November, 1900.
J. M. Williams, Director, Hamilton, Ont., 30th November, 1898; 30th November, 1900.
W. J. Aitchison, Director, Hamilton, Ont, 30th November, 1898; 30th November, 1900.
J. M. Peregrine, Director, Hamilton, Ont, 30th November, 1899; 30th November, 1900.
M. Turnbull, Director, Hamilton, Ont., 30th November, 1899; 30th November, 1900.
A. W. Peene, Director, Hamilton, Ont., 30th November, 1899; 30th November, 1900.
G. W. Spicer, Director, Hamilton, Ont., 30th November, 1898; 30th November, 1900.
G. W. Clarke, Director, Hamilton, Ont, 30th November, 1898; 30th November, 1900.
G. H. Richmond, Director, Hamilton, Ont., 30th November, 1899; 30th November, 1901.
M. H. Little, Director, Hamilton, Ont., 30th November, 1899; 30th November, 1901.
Egerton Healey, Director, Hamilton, Ont, 30th November, 1899; 30th November, 1901.
Walter Anderson, Secretary, Hamilton, Ont., 30th November, 1898; 30th November, 1899.

A. Instalment capital stock: total amount authorized, $600,000; total amount subscribed, $518,800, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 30th November, 1899.			The amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.			
		$	$ c.	$ c.	$ c.
3. Instalment (payable by fixed periodical payments and still in process of payment)	2,594	200	518,800 00	48,024 90	.. ..

List of Shareholders as at 30th November, 1899.

(Not printed.)

Balance Sheet as at 30th November, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)

A.—*Permanent Capital Stock or Shares.*

8.	(*h*) Instalment permanent stock (payable by fixed periodical payments; total subscribed, $518,800, on which has been paid	$48,024 90
10.	(*j*) Unappropriated profits	30,178 67
	Total liabilities	$78,203 57

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—*Debts secured by Mortgages of Land.*

7.	(*a*) Debts (other than item 10) secured by mortgages of land	$73,337 05

E.—*Cash.*

31.	(*a*) On hand	23 50
32.	(*b*) In bank	705 43

F.—*Assets not hereinbefore mentioned:*

37.	(*a*) Interest accrued on bank deposit	26 00
38.	(*b*) Arrears at debit of members bearing interest	4,111 59
	Total assets	$78,203 57

Cash Account.

Receipts for the year ending 30th November, 1899.

I.—Received by the Corporation for its Own Use.

A.—*Balances from 30th November, 1898.*

	(*b*) Cash (not already shown under 1).	
2.	(i) On hand	$30 08
3.	(ii) In bank	771 14

B.—*Sums Received Wholly or Partly on Capital Stock.*

8.	(*e*) Dues on Instalment Building Society Stock	5,455 95

C.—*Receipts on Account of Investments, Loans or Debts.*

	(*a*) On mortgages of realty :—	
10.	(i) Principal	8,467 84
11.	(ii) Interest	997 25
	(*b*) On other securities :—	
13.	(ii) Interest or Dividends	45 93

E.—*Miscellaneous.*

19.	(*b*) Premium or Bonus on Loans	62 00
20.	(*c*) Membership or Entry Fees (being income of Corporation)	4 00
21.	(*d*) Fines	108 81

G.—*Receipts from other Sources viz.:*

30.	(*a*) Transfer fees	9 50
	(*b*) Insurance premiums repaid	7 00
	Totals	$15,959 50

Cash Account.

Expenditure for the year ending 30th November, 1899

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1. (*a*) Loaned on mortgage of realty		$14,196 04
(*e*) Insurances or taxes advanced on property mortgaged to the corporation		252 08

D.—*Management Expenses (other than foregoing.)*

25. (*a*) Salaries and fees		600 00
28. (*d*) Stationery, postage, printing and advertising		68 45
30. (*f*) Fuel, rent, taxes (other than in 7) and rates		75 00
31. (*g*) Travelling expenses		4 00
32. (*h*) Registration fee		30 00

F.—*Balance.*

37. (*a*) Cash on hand	$23 50		
(*b*) Cash in bank	705 43		
			728 93
Totals			$15,950 50

Miscellaneous Statement for the Year Ending 30th November, 1899.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5½%.

7. Of the mortgages held by the Corporation, $73,337,05 is on realty situate in Ontario, and $ is on realty situate elsewhere.

10. Aggregate market value of the land mortgaged to the Corporation, $115,966.00.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-treasurer, $1,000. Guarantee Company.

13. When were the accounts of the Corporation last audited? 30th November, 1899.

14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed). E. A. Middlemiss, R. E. Kinsman and Herbert Jones, Hamilton, Ont.

THE HAMILTON PROVIDENT AND LOAN SOCIETY.

Head Office, Hamilton, Ont.

Constating Instruments

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat U. C., c. 53) filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. c. 85 (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D), and provided for the registration and cancellation of debenture stock.

Annual Statement

Of the condition and affairs of the Hamilton Provident and Loan Society of Hamilton, Ont, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, all are elected first Monday in March.

George H. Gillespie, President, Hamilton.
A. T. Wood, M.P., Vice-President, Hamilton.
Alexander Turner, Director, Hamilton.
T. H. Macpherson, M.P., Director, Hamilton.
Wm. Gibson, M.P., Director, Beamsville.
George Rutherford, Director, Hamilton.
C. Ferrie, Manager, Hamilton.

A. Permanent capital stock, total amount authorized, $3,000,000 ; total amount subscribed, $1,500,000 ; total amount paid up, $1,100,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*).—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value or shares.	—		
		$	$	$	$
1. Fully called and paid.....	10,000	100	1,000,000	1,000,000	.....
2. Partly called, 20 per cent. paid ..	5,000	100	500,000	100,000	400,000
Totals	15,000	100	1,500,000	1,100,000	400,000

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called: total called, $1,000,000, total paid thereon	$1,000,000 00	
2.	(*b*) Ordinary joint stock capital, 20 per cent. called: total called, $100,000, total paid thereon	100,000 00	
4.	(*d*) Dividends declared in respect of (1), (2), but not yet paid	33,000 00	
6.	(*f*) Reserve Fund in respect of (1), (2)	300,000 00	
7.	(*g*) Contingent Fund in respect of (1), (2)	45,823 78	$1,478,823 78
	Liabilities to the Public.		
27.	Deposits	781,692 12	
28.	Interest on deposits, due, or accrued or capitalized	22,029 75	
29.	Debentures issued in Canada	306,779 10	
30.	Interest due and accrued on (29)	6,509 06	
31.	Debentures issued elsewhere than in Canada	553,680 45	
32.	Interest due and accrued on (31)	4,879 75	
35.	Debenture stock issued elsewhere than in Canada	375,949 99	
36.	Interest due and accrued on (35)	2,506 33	
39.	Due on loans in process of completion or to pay assumed mortgages	29,332 84	2,083,359 39
	Total liabilities		$3,562,183 17

Cr.

	I.—**Assets of which the Corporation is the Beneficial Owner.**		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
1.	(*a*) Office premises situate as follows:		
2.	(i) At Hamilton, Ont., held in freehold	$79,000 00	
3.	(ii) At Brandon, Man., held in freehold	7,000 00	
5.	(*b*) Freehold land (including buildings) other than foregoing	7,500 00	$93,500 00
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	3,256,143 45	3,256,143 45
10.	(*b*) Debts secured by mortgaged land held for sale		
	C.—*Debts not above enumerated for which the Corporation Holds Securities as follows:*		
14.	(*b*) Debts secured by municipal bonds or debentures	87,255 00	
15.	(*c*) Debts secured by public school debentures	1,890 85	89,145 85
	E.—*Cash.*		
31.	(*a*) On hand	3,937 39	
32.	(*b*) In banks	119,456 48	123,393 87
	Total assets		$3,562,183 17

Cash Account.

Receipts for the year ending 31st December, 1899.

		(Col. 1.)
	I.—**Received by the Corporation for its Own Use.**	
	A.—*Balances from 31st December, 1898.*	
	(*b*) Cash (not already shown under (1)):	
2.	(i) On hand	$4,166 57
	C.—*Receipts on Account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty:	
10.	(i) Principal	492,996 67
11.	(ii) Interest	180,797 64
	(*b*) On debentures:	
12.	(i) Principal	10,277 76
13.	(ii) Interest	4,324 78
	(*c*) Unsecured debts:	
15.	(ii) Interest received from banks	5,985 94
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*	
17.	(*b*) Rent	3,260 00
	F.—*Borrowed Money.*	
26.	(*b*) Borrowed by taking deposits	554,349 98
27.	(*c*) Borrowed on debentures	31,818 33
	G.—*Receipts from other Sources, viz.:*	
30.	(*a*) Amount withdrawn from banks	1,332,529 97
	(*b*) Sundry accounts	68,556 80
	Totals	$2,689,004 44

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.	(Col. 1.)
A.—*Sums Loaned or Invested on Capital Account.*	
1. (*a*) Loaned on mortgages of realty	$547,216 68
B.—*Expended on Stock Account.*	
8. Dividends paid on permanent stock	66,000 00
C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*	
19. (*b*) Deposits: Principal, $532,585.44; interest, $968.29	533,553 73
20. (*c*) Debentures issued in Canada: Principal, $20,000; interest, $11,457.33	31,457 33
21. (*d*) Debentures issued elsewhere: Principal, $55,966 64; interest, $22,127.92	78,094 56
23. (*f*) Debenture stock issued elsewhere: Principal, $51,100; interest, $15,577.29	66,677 29
24. (*g*) General interest	1 142 81
D.—*Management Expenses (other than foregoing).*	
25. (*a*) Salaries and fees, $8,060.67; directors' fees, $3,000	11,060 67
26. (*b*) Commission	3,126 75
28. (*d*) Stationery, postage, printing and advertising	1,117 42
29. (*e*) Law costs	42 56
30. (*f*) Taxes on property and income	1,099 41
31. (*g*) Travelling expenses and inspection of land	4,249 47
32. (*h*) Registration fee	205 00
E.—*Other Expenditure, viz.:*	
33. (*a*) Manitoba Branch expenses	4,088 51
34. (*b*) Loss on property sold	10,890 67
35. (*c*) Debenture expenses	1,906 10
36. (*d*) Sundry accounts	62,328 94
F.—*Balance.*	
37. (*a*) Cash on hand	3,937 39
(*b*) Cash in various banks as follows:	
38. (i) Deposited in banks	1,260,809 15
Totals	$2,689,004 44

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures of the Corporation in Canada which will mature in 1900, $77,021.25.
2. Amount of debentures of the Corporation elsewhere which will mature in 1900, $202,940.00,
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, about $310,000.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 2.92 per cent.; on debentures, 3.83 per cent.; on debenture stock, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty and on other securities, 5.88 per cent.
7. Of the mortgages held by the Corporation, $2,690,915.15 is on realty situate in Ontario and $565,228.30 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $16,264.54.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken in 1899? Number, 10; Amount, $19,163 00.
10. Aggregate market value of the land mortgaged to the Corporation, $7,289,099.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All from $5,000 down. By guarantee companies and private sureties.
13. When were the accounts of the Corporation last audited? 31st December, 1899; audited monthly.
14. Names and address of the auditors respectively for 1899? W. F. Findlay, F.C.A., Maitland Young, Hamilton.

THE HASTINGS LOAN AND INVESTMENT SOCIETY.

Head Office, Belleville, Ont.

Incorporated under the Buildings Societies' Act (Consol. Stat. U.C., c. 53), by declaration filed with the Clerk of the Peace for the County of Hastings, 14th January, 1876.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Hastings Loan and Investment Society of Belleville, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Bridge street, in the City of Belleville, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Sir Mackenzie Bowell, President, Belleville, Ont., January, 1886 ; February, 1901.
Rev'd. Amos Campbell, Vice-President, Belleville, Ont., January, 1893 ; February, 1901.
John Bell, Q.C., Director, Belleville, Ont., January, 1886 ; February, 1901.
Jas. E. Eakins, M.D., Belleville, Ont., February, 1899 ; February, 1901.
J. L. Biggar, Director, Belleville, Ont., January, 1893 ; February, 1901.
Stephen Burrows, Director, Belleville, Ont., January, 1895 ; February, 1901.
W. P. Hudson, Director, Belleville, Ont., November, 1897 ; February, 1901.
J. P. C. Phillips, Manager, Belleville, Ont., December, 1878 ; February, 1901.

A. Permanent capital stock : total amount authorized, $250,000 ; total amount subscribed, $225,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts* :—

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation
	No. shares.	Par value.	——		
		$	$	$	$ c.
1. Fully called.....	4,500	50	225,000	220,632	4,368 00
Totals.....	4,500	50	225,000	220,632	4,368 00

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called; total called, $225,000; total paid thereon	$220,632 00	
4.	(*d*) Dividends declared in respect of (1), but not yet paid	5,510 79	
6.	(*f*) Reserve Fund in respect of (1)	21,000 00	
7.	(*g*) Contingent Fund in respect of (1)	1.465 13	
			$248,607 92
	Liabilities to the Public.		
27.	Deposits payable on demand	128,733 07	
28.	Interest on deposits, due or accrued or capitalized (included in above)	4,159 45	
29.	Debentures issued in Canada	35,000 00	
31.	Debentures issued elsewhere than in Canada	19,466 67	
			187,359 19
	Total liabilities		$435,967 11

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$347,400 65	
10.	(*b*) Debts secured by mortgaged land held for sale	69,661 30	
			$417 061 95
	E.—*Cash.*		
31.	(*a*) On hand	1,819 87	
32.	(*b*) In bank	16,214 42	
			18,034 29
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Office furniture and safe, etc.		870 87
	Total assets		$435 967 11

Cash Account.

Receipts for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.		
	A.—*Balance from 31st December, 1898.*		
1.	(*b*) Cash (not already shown under (1):		
2.	(i) On hand		$1,585 69
	B.—*Sums received Wholly or Partly on Capital Stock.*		
4.	(*a*) Payments on joint stock permanent capital		300 00
	C.—*Receipts on account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty:—		
10.	(i) Principal		49,882 57
11.	(ii) Interest and rents		27,086 50
	F.—*Borrowed Money.*		
26.	Borrowed by taking deposits		104,989 30
	Totals		$183,844 06

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1.	(*a*) Loaned on mortgages of realty	$35,600 30
7.	(*d*) Incumbrances on realty paid off	3,170 29
	(*e*) Insurances or taxes advanced on property mortgaged to the Corporation, including repairs	561 88

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock. (*Extend into Column 1*)	11,013 16

C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.:*

18.	(*a*) Bank account—principal, $6,762.52; interest, $67.50	6,830 02
19.	(*b*) Deposits: Principal, $99,159.23; interest, $4,159.45	103,318 68
20.	(*c*) Debentures issued in Canada: Principal, $35,000.00; interest, $1,575.00	1,575 00
21.	(*d*) Debentures issued elsewhere, Principal, $19,466.67; interest, $924 66	924 66

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	2,015 00
28.	(*d*) Stationery, postage, printing and advertising	98 20
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	452 58
32.	(*h*) Registration fees	55 00

E.—*Other Expenditures, viz.:*

33.	(*a*) Ontario tax	195 00

F.—*Balance.*

37.	(*a*) Cash on hand	18,034 29
	Totals	$183,844 06

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, $19,466.67.
3. Amount by other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. None.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3½ %; on debentures, 4½ %.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6 %; on other securities, *nil*.
7. Of the mortgages held by the Corporation $417,061.95 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $3,170.29.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No. 1; amount, $6,060.
10. Aggregate market value of the land mortgaged to the Corporation, $807,280.
11. How often are the securities held by the Corporation valued? No specified time.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The Manager, $20,000. By Guarantee Company, $10,000, and by private securities $10,000.
13. When were the accounts of the Corporation last audited? 31st January, 1900.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed): E. H. Bird, Accountant Bank of Commerce, J. P. Thompson, City Treasurer, for both 1899 and 1900.

HOME SAVINGS AND LOAN COMPANY, LIMITED.

Head Office, Toronto, Ont.

Constating Instruments.

1877, April 25 Incorporated by Letters Patent under the Ontario Joint Stock Companies Letters Patent Act (R. S. O. 1877, c. 150). Lib. 5, No. 35.

1879. 42 V. c. 55 (D.) empowered the Company to acquire the property and assets of the Toronto Savings Bank.

For the lending and the borrowing powers see the Letters Patent above cited, and the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Home Savings and Loan Company, Limited, of Toronto, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 78 Church street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Hon. Sir Frank Smith, President, Toronto ; February 16th, 1899 ; February 15th, 1900.
Eugene O'Keefe, Vice-President, Toronto ; February 16th, 1899 ; February 15th, 1900.
John Ryan, Director, Toronto ; February 16th, 1899 ; February 15th, 1900.
John Foy, Director, Toronto ; 16th February, 1899 ; February 15th, 1900.
Edward Stock, Director, Toronto (Mimico) ; February 16th, 1899 ; February 15th, 1900.
James Mason, Manager and Secretary, Toronto ; 21st December, 1878.

A. Permanent capital stock : total amount authorized, $2,000,000 ; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Only one call made 10 per cent. Stock allotted at different times, last allotment 5th February, 1894.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
2. 10 per cent. called.	20,000	100	2,000,000 00	200,000 00	nil.

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 10 per cent. called : total called, $200,000 ; total paid thereon	$200,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	7,000 00	
5. (*e*) Unappropriated profits in respect of (1)	1,482 82	
7. (*f*) Reserve Fund in respect of (1)	200,000 00	
7. (*g*) Contingent Fund in respect of (1)	45,000 00	
		$453,482 82
Liabilities to the Public.		
27. Deposits, all subject to notice	$2,126,992 42	
28. Interest on deposits, due or accrued or capitalized	66,474 39	
39. Due on loans in process of completion or to pay assumed mortgages	801 20	
24. Directors compensation	2,500 00	2,196,768 01
Total liabilities		$2,650,250 83

Balance Sheet as at 31st December, 1899

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—*Immovable Property Owned Beneficially by Corporation.*

1. (*a*)	Office premises situate as follows :		
2.	(i) At Toronto, held in freehold	$27,000 00	
5. (*b*)	Freehold land (including buildings) other than foregoing	4,385 63	
			$31,385 63

B.—*Debts secured by Mortgages of Land.*

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$825,849 10	
10. (*b*)	Debts secured by mortgaged land held for sale	33,011 58	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	19,800 26	
			878,660 94

C.—*Debts not above enumerated of which the Corporation holds securities as follows :*

20. (*h*)	Debts secured only by permanent stock or shares of the Corporation. Principal	$6,086 99	
22. (*j*)	Debts secured on the collateral securities of stocks, bonds and debentures other than above. Principal	1,490,753 46	
25. (*m*)	Debts secured by one-third interest in lands	28,872 33	
26. (*n*)	Interest due or accrued on items 14 to 25 and not included therein	4,248 79	
			1,529,961 57

E.—*Cash*

31. (*a*)	On hand	$2,004 49	
22. (*b*)	In bank at Toronto	108,578 20	
			110,582 69

F.—*Assets not hereinbefore mentioned.*

37. (*a*)	Office furniture	$1,500 00	
38. (*b*)	Debentures of the Niagara Navigation Co	98,160 00	
			99,660 00
	Total assets		$2,650,250 83

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.

		(Col. 1.	(Col. 4
	A.—*Balance from 31st December, 1898.*		
(*b*)	Cash (not already shown under (1)) :		
2.	(i) On hand	$2,858.22	
3.	(ii) In bank	94,468.14	
			$97,326 36
	C.—*Receipts on account of Investments, Loans or Debts.*		
(*a*)	On mortgages of realty :		
10.	(i) Principal	$192,275 10	
11.	(ii) Interest	51,338 01	
			243,613 11
(*b*)	On other securities :		
12.	(i) Principal	$2,754,753 17	
13.	(ii) Interest or Dividends	76,212 03	
			2,830,965 20
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
17. (*b*)	Rents	$605 50	605 50
	F.—*Borrowed Money.*		
26. (*b*)	Borrowed by taking deposits	3,023,218 11	3,023,218 11
	G.—*Receipts from other sources, viz.* :		
30. (*a*)	Insurance Premiums and Solicitors' charges refunded by mortgagors	2,132 55	2,132 55
	Totals		$6,197,860 83

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

		(Col. 1.)	(Col. 4.
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty	$68,412 19	
	(*b*) Loaned or invested in other securities, viz. :—		
2.	(i) On the collateral security of stocks, bonds and debentures	2,988,963 11	
			$3,057,375 30
	B.—*Expended on Stock Account.*		
8.	Dividends paid or permanent stock	14,000 00	
	C.—*Borrowed Money (other than foregoing) or interest paid thereon, viz.:*		
19.	(*b*) Deposits : Principal, $2,992,594.90 ; interest, $3,599.74	2,996,194 62	2,996,194 62
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees ; including directors' and auditors'	16,225 00	
26.	(*b*) Commission or brokerage	195 50	
28.	(*d*) Stationery, postage, printing and advertising	1,410 45	
29.	(*e*) Law costs	17 00	
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	1,680 27	
32.	(*h*) Registration fees	180 00	
			19,708 22
	F.—*Balance.*		
37.	(*a*) Cash on hand	2,004 49	
	(*b*) Cash in banks	108,578 20	
			110,582 69
	Totals		$6,197,860 83

Miscellaneous Statement for the Year Ending 31st December, 1899.

3. Amount of other existing obligations of the Corporation which will mature in 1900. All deposits which are all subject to notice.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. Mortgages, $9,590, and all loans on collaterals.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3½ per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, about 5 per cent : on other securities, about 5 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899, $4,340.87.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No. 1 ; amount, $1,244.10.
10. Aggregate market value of the land mortgaged to the Corporation, $1,812,520.
11. How often are the securities held by the Corporation valued ? Mortgages when occasion requires, other loans continuously.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? All under bond, manager, $8,000 ; accountant, $4,000 ; teller, $5,000 ; two ledger keepers, each $4,000 ; two clerks, each $1,000. By Guarantee Company and by Private sureties.

13. When were the accounts of the Corporation last audited ? Audited daily and completed at end of year.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed). John M. Sullivan and John G. Hall, Toronto.

THE HURON AND BRUCE LOAN AND INVESTMENT COMPANY.

Head Office, Goderich, Ontario.

Incorporated under the Building Societies Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of Huron, 27th January, 1885.

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Huron and Bruce Loan and Investment Company of Goderich, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on North street, in the Town of Goderich, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Francis Jordan, President, Goderich; 1st February, 1899; 1st February, 1900.
Samuel Sloane, Vice-President, Goderich; 1st February, 1899; 1st February, 1900.
J. M. Roberts, Director, Dungannon; 1st February, 1899; 1st February, 1900.
H. C. Dunlop, Director, Goderich; 1st February, 1899; 1st February, 1900.
Sir R. J. Cartwright, Director, Ottawa; 1st February, 1899; 1st February, 1900.
Lord Strathcona and Mount Royal, Director, Ottawa; 1st February, 1899; 1st February, 1900.
C. A. Nairn, Director, Goderich; 1st February, 1899; 1st February, 1900.
J. H. Colborne, Director, Goderich; 1st February, 1899; 1st February, 1900.
D. J. Naftel, Director, Goderich; 1st February, 1899; 1st February, 1900
Horace Horton, Manager and Secretary, Goderich; 1st February, 1899; 1st February, 1900.

A. Permanent capital stock: total amount authorized, $500,000; total amount subscribed, $206,400, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$ c.	$ c.
1. Fully called	4,128	50	206,400	180,433 55	25,966 45

List of Shareholders at 31st December, 1899.

(Not printed.)

Balance Sheet as as 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders.		
A.--Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called, but no formal call issued : Total called, $206,400 ; total paid thereon	$180,433 55	
4. (*d*) Dividends declared in respect of (1), but not yet paid	3,608 60	
7. (*g*) Contingent fund in respect of (1)	5,006 29	
		$189,048 44
Liabilities to the Public.		
27. Deposits	$55,868 04	55,868 04
Total liabilities		$244,916 48

Balance Sheet as at 31st December, 1899.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgage of land	$222,730 23	
10. (*b*) Debts secured by mortgaged land held for sale	11,014 15	
		$233,744 38
E.—Cash.		
31. (*a*) On hand	$511 44	
32. (*b*) In bank	10,016 81	
		10,528 25
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture	$643 85	643 85
Total assets		$244,916 48

Cash Account.

Receipts for the year ending 31st December, 1899

	Col. 1.
I.—Received by the Corporation for its Own Use.	
A.—Balance from 31st December 1898.	
1. (*b*) Cash (not already shown under (1)).	
2. (i) On hand	$ 872 02
3. (ii) In bank	5,008 02
B.—Sums received Wholly or Partly on Capital Stock.	
4. (*a*) Calls on joint stock permanent capital	10 35
C.—Receipts on Account of Investments, Loans or Debts.	
(*a*) On mortgages of realty :—	
10. (i) Principal	30,922 40
11. (ii) Interest	12,512 85
On other securities :—	
13. (ii) Interest	205 89
D.—Receipts from Real Estate owned Beneficially by Corporation.	
16. (*a*) Sales	1,949 00
F.—Borrowed Money.	
26. (*b*) Borrowed by taking deposits	42,347 23
Totals	$93,827 76

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	Col. 1.	Col. 4.
1. (*a*)	Loaned on mortgages of realty		$18,353 71
7. (*e*)	Incumbrances on realty paid off		1,078 17
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$7,216 90	7,216 90
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*		
18. (*a*)	Bank Account	8 78	
19. (*b*)	Deposits: principal, $54,969.94; interest, $24.00	54,993 94	
			55,002 69
	D.—*Management Expenses (other than foregoing.)*		
25. (*a*)	Salaries and fees	$1,050 00	
28. (*d*)	Stationery, postage, printing and advertising	150 04	
30. (*f*)	Fuel, rent, taxes (other than in 7) and rates	262 00	
31. (*g*)	Travelling expenses	36 00	
32. (*h*)	Registration fees	150 00	
			$1,648 04
	F.—*Balance.*		
37. (*a*)	Cash on hand	$511 44	
(*b*)	Cash in bank	10,016 81	
			10,528 25
	Totals		$93,827 76

Miscellaneous Statement for the Year Ending 31st December, 1899.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3 per cent.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5¼ per cent.

7. Of the mortgages held by the Corporation $222,730.23 is on realty situate in Ontario, and none on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1899, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No., none; amount, none.

10. Aggregate market value of the land mortgaged to the Corporation? $280,000.

11. How often are the securities held by the Corporation valued? *No answer.*

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager-Treasurer, $30,000.00.

13. When were the accounts of the Corporation last audited? 30th December. 1899.

14. Names and address of the auditors respectively for 1899 and 1900 (if appointed). W. R. Robertson and H. W. Ball, Goderich, Ont.

THE HURON AND ERIE LOAN AND SAVINGS COMPANY.

Head Office, London, Ont.

Constating Instruments.

1864. Declaration of incorporation under the Buildings Societies Act (Consol. Stat. U. C. c. 53) filed with the Clerk of the Peace for the County of Middlesex, 18th March, 1864. The original corporate name was The Huron and Erie Savings and Loan Society.

1876. The corporate name was changed to The Huron and Erie Loan and Savings Company by the Act of Ontario, 69 Vic. c. 95.

1896. The Dominion Act, 53 V. c. 49, limited the borrowing powers; regulated the issue, transfer and registration of debentures; prohibited loans upon stock or to directors, etc. See Statutes of Canada 1899.

Annual Statement

Of the conditions and affairs of the Huron and Erie Loan and Savings Company, of London, Ontario, at 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond street, in the City of London, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

John W. Little, President, London, Ont.; February, 1900; February, 1901.
Philip Mackenzie, Vice-President, London, Ont.; February, 1900; February, 1901.
Prof. Wm. Saunders, Director, Ottawa, Ont.; February, 1900; February, 1901.
F. E. Leonard, Director, London, Ont.; February, 1900; February, 1901.
V. Cronyn, Director, London, Ont.; February, 1900; February, 1901.
John Labatt, Director, London, February, 1900; February, 1901.
Geo. A. Somerville, Manager and Secretary, London, Ont.

A. Permanent capital stock: Total amount authorized, $3,000,000; total amount subscribed, $3,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$	$
1. Fully called	20,000	50	1,000,000	1,000,000	nil.
2. 20 per cent. partly called.	40,000	50	2,000,000	400,000	1,600,000
Totals	60,000	.....	3,000,000	1,400,000	1,600,000

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders)		
	A.—Permanent Capital Stock or Shares,		
1	(*a*) Ordinary joint stock capital fully called : Total called, $1,000,000 ; total paid thereon	$1,000,000 00	
2.	(*b*) Ordinary joint stock capital, 20 per cent. called : Total called, $400,000 ; total paid thereon	400,000 00	
4.	(*d*) Dividends declared in respect of (1), (2), but not yet paid	63,207 63	
5.	(*e*) Unappropriated profits in respect of (1), (2)	22,699 78	
6.	(*f*) Reserve fund in respect of (1), (2)	830,000 00	
			$2,315,907 41
	Liabilities to the Public.		
27.	Deposits payable on notice	$1,451,104 73	
28.	Interest on deposits capitalized during the year, $42,491.74.		
29.	Debentures payable in Canada	1,780,745 32	
30.	Interest due and accrued on (29)	26,862 12	
31.	Debentures payable elsewhere than in Canada	1,175,173 45	
32.	Interest due and accrued on (31)	6,949 46	
39.	Due on loans in process of completion or to pay assumed mortgages	40,283 90	
			4,481,118 98
	Total liabilities		$6,797,026 39

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable property Owned Beneficially by Corporation.		
1.	(*a*) Office premises situate as follows :—		
2.	(i) At 442 Richmond Street, London, Ont., held in freehold	$15,000 00	
5.	(*b*) Freehold land (including buildings) other than foregoing, held under deed	5,100 00	$20,100 00
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land		6,369,682 60
	C.—Debts not above enumerated for which the Corporation holds securities as follows :		
14.	(*b*) Debts secured by municipal bonds or debentures	$209,399 00	
17.	(*c*) Debts secured by Dominion Government stock or bonds	60,670 00	270,069 00
	E.—Cash.		
31.	(*a*) On hand	$4,990 92	
32.	(*b*) In bank as follows :—		
33.	(i) In Canada	126,729 51	
34.	(ii) In England	5,454 36	137,174 79
	Total assets		$6,797,026 39

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1898	(Col. 1.)	(Col. 4.)
	(*b*) Cash (not already shown under (1)) :—		
2.	(i) On hand	$3,774 20	
3.	(ii) In bank	200,927 16	$204,701 36
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty :—		
10.	(i) Principal	$1,059,245 90	
11.	(ii) Interest		
	(*b*) On other securities :—		
12.	(i) Principal	46,496 56	
13.	(ii) Interest or dividends	7,565 04	
	(*c*) Unsecured debts : Retained to pay assumed mortgages	29,993 13	1,143,300 63
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(*b*) Rents from office building	536 33	536 33
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits	1,895,927 79	
27.	(*c*) Borrowed on debentures	1,131,005 30	3,026,933 09
	G.—Receipts from other sources, viz.		
30.	(*a*) Interest on bank account		4,647 37
	Totals		$4,380 118 78

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

		(Col. 1.	(Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty, including assumed mortgages		$1,015,123 1
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$125,835 75	125,835 75
	C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*		
19.	(*b*) Deposits: Principal, $1,880,867.06; Interest, $708.49	1,881,575 55	
20.	(*c*) Debentures payable in Canada: Principal, $660,176.40; Interest, $60,614.45	720,790 85	
21.	(*d*) Debentures payable elsewhere: Principal, $408,089.47; Interest, $47,064.99	455,154 46	
			3,057,520 86
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees	$21,867 29	
26.	(*b*) Commission or brokerage	12,136 07	
28.	(*d*) Stationery, postage, printing and advertising	1,961 16	
29.	(*e*) Law costs	1,771 37	
30.	(*f*) Fuel, rent, taxes (other than in 7), rates and guarantee premiums	3,097 57	
31.	(*g*) Travelling expenses	2,439 61	
32.	(*h*) Registration fees	255 00	
	(*i*) Telephone, telegrams, repairs, etc	942 17	
			44,464 24
	F.—*Balance.*		
37.	(*a*) Cash on hand	$4,990 92	
	(*b*) Cash in various banks as follows:		
38.	(i) In Canada	126,729 51	
39.	(ii) In England, Bank of Scotland	5,454 36	
			137,174 79
	Totals		$4,380,118 78

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued and payable by the Corporation in Canada which will mature in 1900. Including $7,824.32 overdue $692,911.70.
2. Amount of debentures payable by the Corporation elsewhere which will mature in 1900, $229,920.46.
3. Amount of other existing obligations of the Corporation which will mature in 1900 (exclusive of deposits) None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, including those payable on demand, $1,053,697.14.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3 per cent.; on debentures, 3.717 per cent.; on debenture stock, none.
   Average rate of interest per annum on mortgages outstanding at 31st December, 1899, 5.5238 per cent. On other securities, 3.434 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.1852 per cent.
7. Of the mortgages held by the Corporation, $6,369,682.60 is on realty situate in Ontario, and nothing on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $16,438.48.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. Number, 4; amount. $32,698.42.
10. Aggregate market value of the land mortgaged to the Corporation, $11,571,181.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000, and eleven other officers at $30,000; $40,000 in all.
    (*b*) By Guarantee Company.
13. When were the accounts of the Corporation last audited? As at 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899, Geo. F. Jewell, F. C. A., London, and Thomas A. Brown, London, to 1st July, 1899; A. A. Booker from 1st July, 1899; for 1900, Geo. F. Jewell, F.C.A., and Alfred A. Booker, London.

THE HURON AND LAMBTON LOAN AND SAVINGS COMPANY.

Head Office, Sarnia.

Incorporated under the Building Societies Act, R.S.O. 1877, c. 164, by Declaration filed with the Clerk of the Peace for the County of Lambton, 1st November, 1877.

The lending and borrowing powers are governed by the Loan Corporations Act, R S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Huron and Lambton Loan and Savings Company of Sarnia, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Front street, in the Town of Sarnia, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

James Flintoft, President, Sarnia ; 1st February, 1899 ; 6th February, 1900.
David Milne, Vice-President, Sarnia ; 1st February, 1899 ; 6th February, 1900.
Frank Ward, Director, Wyoming ; 1st February, 1899 ; 6th February, 1900.
Peter Taylor, Director, Sarnia ; 1st February, 1899 ; 6th February, 1900.
F. F. Pardee, M.P.P., Director, Sarnia ; 1st February, 1899 ; 6th February, 1900.
Manfred B. Proctor, Director, Sarnia ; 1st February, 1899 ; 6th February, 1900.
J. Cameron Douglas, Secretary-Treasurer, Sarnia ; 1st February, 1899.

A.—Permanent capital stock : total amount authorized, $1,000,000 ; total amount subscribed, $399,200, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
1. Fully called	6,283	50	314,150	314,150 00	
2. Per cent. called	739	50	36,950	8,610 31	
3. 20 per cent. called	972	50	48,100	9,620 00	
Totals	7,984	.....	399,200	332,380 31	

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at *31st* December, *1899*

Capital and Liabilities.

Dr.

Capital (liability to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called ; Total called, $314,150 ; total paid thereon		
2. (*b*) Ordinary joint stock capital 20 per cent. called : Total called, $9,620 ; total paid thereon	$332,380 31	
3. (*c*) Ordinary joint stock capital per cent. called ; Total called, $8,610.31 ; total paid thereon		
6. (*f*) Reserve fund in respect of (1), (2) or (3)	50,000 00	
7. (*g*) Contingent fund in respect of (1), (2) or (3)	2,651 73	
		$385,032 04
Liabilities to the Public.		
27. Deposits	$251,979 07	
28. Interest on deposits due or accrued or capitalized	8,044 47	
29. Debentures issued in Canada	49,237 00	
30. Interest due and accrued on (29)	687 56	
37. Owing to banks	5,015 50	
		314,963 60
Total liabilities		$699,995 64

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows :		
2. (i) At Sarnia, Ont., held in freehold	$7,500 00	
5. (*b*) Freehold land (including buildings) other than foregoing	6,306 70	
		$13,806 70
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$614,466 10	
10. (*b*) Debts secured by mortgaged land held for sale	8,144 19	
		622,610 29
C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$28,514 40	
16. (*d*) Debts secured by loan corporation debentures	10,048 21	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	20,947 18	
		59,509 79
E.—Cash.		
31. (*a*) On hand		4,068 86
Totals		$699,995 64

Cash Account.

Receipts for the Year Ending 31st December, 1899.

Received by the Corporation for its Own Use.		
A.—Balances from 31st December, 1898.		
(*b*) Cash (not already shown under (1)) :		
2. (i) On hand		$2,316 61
(ii) In bank		8,020 29
B.—Sums Received Wholly or Partly on Capital Stock.		
4. (*a*) Calls on joint stock permanent capital		1,470 45
C.—Receipts on Account of Investments, Loans or Debts.		
(*a*) Mortgages of realty :		
10. (i) Principal		
11. (ii) Interest		131,317 32
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17. (*b*) Rent		567 50
F.—Borrowed Money.		
25. (*a*) Bank or other advances, discounts or overdrafts		5,015 50
26. (*b*) Borrowed by taking deposits		300,581 98
27. (*c*) Borrowed on debentures		35,465 00
G.—Receipts from Other Sources, viz.		
30. (*a*) General interest		613 53
Totals		$485,368 18

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1.	(*a*) Loaned on mortgages of realty	$98,267 48
	(*b*) Loaned or invested in other securities :	
	(i) Shareholders' stock	8,350 14
	(ii) Municipal securities	8,454 30
	(iii) Loan company debentures	10,000 00

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	19,899 84

C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.* :

19.	(*b*) Deposits: Principal, $311,511.01 ; Interest, $8,044.47	319,555 48
20.	(*c*) Debentures issued in Canada : Principal, $11,950 ; Interest, $581.99	12,531 99

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries, and directors' and auditors' fees	2,874 00
26.	(*b*) Commission or brokerage	294 99
28.	(*d*) Stationery, postage, printing and advertising	197 63
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	603 28
31.	(*g*) Travelling expenses	22 06
32.	(*h*) Registration fees	80 00

E.—*Other Expenditures, viz.* :

33.	(*a*) Light	16 41
34.	(*b*) Telephone	29 40
35.	(*c*) Repairs to office furniture and premises	101 17
36.	(*d*) Sundries	21 15

F.—*Balance.*

37.	(*a*) Cash on hand	4,068 86
	Totals	$485,368 18

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1900, $18,600.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.13 per cent.: on debentures, 3½ per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.26 per cent.
7. Of the mortgages held by the Corporation $548,733.14 is on realty situate in Ontario, and $66,587.29 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $1,270.57.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, $3,000; Accountant. $2,000 ; private sureties.
13. When were the accounts of the Corporation last audited? Audited weekly.
14. Names and address of the auditors respectively for 1899 and 1900. J. D. Stewart and H. Ingram, Sarnia, Ont.

THE IMPERIAL LOAN AND INVESTMENT COMPANY OF CANADA, (LIMITED).

Head Office, Toronto. (38 Vic. c. 62 (D) s. 2.)

Constating Instruments.

As recited in the preamble of 38 V. c. 62 (D), the Company was incorporated under the Building Societies Act, Consol. Stat. U. C. chap. 53. The declaration of incorporation was filed on the 19th August. 1869, with the Clerk of the Peace for the County of York. The corporate name was The Imperial Building, Saving and Investment Company (Decl. Book II, 47).

In 1875 the corporate name was changed by 38 V. c. 62 (D) to The Imperial Loan and Investment Company (sec. 1). The existing Corporation was continued under the new name, with its head office at Toronto, (sec. 2).

Section 3 enacts: "3. The said Company shall not under its new name be deemed a new corporation, but it shall have, hold and continue to exercise all the rights, powers and privileges that previously to such change had been held, exercised and enjoyed by the said 'Imperial Building, Savings and Investment Company' in as full and ample a manner as if the said Company had continued to exist under its original name; and all statutory provisions applicable to the said company shall continue applicable to the said Imperial Loan and Investment Company."

In 1881, by Letters Patent of Canada, dated 11th June, the Company was reincorporated "under *The Canada Joint Stock Companies' Act, 1877*, by the name of the Imperial Loan and Investment Company of Canada (Limited), and as a loan company within the meaning and provisions of the said last mentioned Act, with their now existing capital of one million dollars."

For the lending and the borrowing powers see R.S.C. (1886) c. 119, secs. 88-98; and the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

See Statutes of Canada, 1899.

Annual Statement

Of the condition and affairs of the Imperial Loan and Investment Company of Canada, Limited, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 32-34 Adelaide street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

James Thorburn, M.D., President, Toronto, Ont.; one year.
Ald. Daniel Lamb, Vice-President, Toronto, Ont.; one year.
C. C. Dalton, Director, Toronto, Ont.; one year.
R. Shaw Wood, Director, London, Ont.; one year.
H. M. Pellatt, Director, Toronto, Ont.; one year.
Henry Swan, Director, Toronto, Ont.; one year.
E. H. Kirkland, Managing-Director, Toronto, Ont.; one year.

A.—Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $839,850, as more particularly set out in Schedule A. hereto.

Schedule A.

(b) Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
1. Fully called.....	6,298½	100	629,850 00	629,479 31	370 69
2. 40 per cent. called	2,100	100	210,000 00	*101,324 10	108,665 90
Totals.....	8,398½	....	839,850 00	730,813 41	109,036 59

* Certain shareholders have taken advantage of the Company's permission to pay in full.

List of Shareholders as at 31st December 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called, total called, $629,850.00; total paid thereon	$629,479 31	
2.	(*b*) Ordinary joint stock capital, 40 per cent. called; total called, $84,000; total paid thereon	84,000 00	
	(*cc*) Joint Stock Capital paid in advance of calls*	17,334 10	
4.	(*d*) Dividends declared in respect of (1), (2) or (3) but not yet paid	18,269 85	
6.	(*f*) Reserve fund in respect of (1), (2) and (3)	160,000 00	
7.	(*g*) Contingent Fund in respect of (1), (2) and (3)	15,423 24	
			$924,506 50
	Liabilities to the Public.		
27.	Deposits payable on demand	$22,799 75	
29.	Debentures issued in Canada	88,550 00	
30.	Interest due and accrued on (29)	1,639 60	
31.	Debentures issued elsewhere than in Canada	600,647 84	
32.	Interest due and accrued on (31)	6,398 90	720,036 09
	Total liabilities		$1,644,542 59

*2,100 shares issued 40 per cent. called, but permission given to pay in full, of which permission some have availed themselves.

Cr. Balance Sheet as at 31st December, 1899.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
5.	(*b*) Freehold land (including building-) other than foregoing	$110,011 95	
6.	(*c*) Leasehold land (including buildings) other than foregoing	27,986 22	
			$137,998 17
	B.—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,197,959 73	
10.	(*b*) Debts secured by mortgaged land held for sale	191,812 11	
			1,389,771 84
	C.—*Debts not above Enumerated for which the Corporation holds Securities as follows:*		
20.	(*h*) Debts secured only by permanent stock or shares of the corporation	$69,245 73	69,245 73
	D.—*Cash.*		
31.	(*a*) On hand	2,066 38	
32.	(*b*) In bank $45,648 02		
	Less owing National Bank of Scotland, London, England, and Bank of Commerce, Toronto 187 50		
		45,460 47	
			47,526 85
	Total assets		$1,644,542 59

Cash Account.

Receipts for the Year ending 31st December, 1899.

		(Total, Col. 4.)
	I.—Received by the Corporation for its Own Use.	
	A.—*Balances from 31st December, 1898.*	
	(*b*) Cash (not already shown under (1))	
2.	(i) On hand	416 37
3.	(ii) In bank	25,108 92
	B.—*Sums Received wholly or partly on Capital Stock.*	
4.	(*aa*) Joint Stock Capital received in advance of call	2,012 10
5.	(*b*) Premium on (4)	55
	C.—*Receipts on Account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty:—	
10.	(i) Principal	149,293 68
11.	(ii) Interest	85,351 72
	(*b*) On other securities:—	
12.	(i) Principal	4,840 30
13.	(ii) Interest or dividends	2,465 87
	D.—*Receipts from Real Estate owned Beneficially by Corporation.*	
17.	(*b*) Rent	25,760 47
	E.—*Borrowed Money.*	
26.	(*b*) Borrowed by taking deposits	12,605 39
27.	(*c*) Borrowed on debentures	3,663 32
	G.—*Other Sources.*	
30.	(*a*) Interest on bank balances	758 17
	Totals	$312,276 86

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

	I. Expended on Corporation Account.	Total, (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*	
1.	(*a*) Loaned on mortgages of realty	$21,492 74
	(*b*) Loaned or invested in other securities ; on stock of Company	21,183 33
	(*c*) Insurances or taxes advanced on property mortgaged to the Corporation	11,067 79
	E.—*Expended on Stock Account.*	
8.	Dividends paid on permanent stock	40,066 30
	C.—*Borrowed Money other than foregoing or Interest thereon Paid viz.*:	
19.	(*b*) Deposits : Principal, $17,440.23 ; interest, $753.18	18,193 41
20.	(*c*) Debentures issued in Canada : Principal, $24,400 ; interest, $4,564.50	32,964 50
21.	(*d*) Debentures issued elsewhere : Principal, $77,866.66; interest, $25,280.10	103,146 76
	D.—*Management Expenses (other than foregoing).*	
25.	(*a*) Salaries and fees	8,916 00
26.	(*b*) Commission or brokerage	2,816 26
28.	(*d*) Stationery, postage, printing and advertising	378 30
29.	(*e*) Law costs	1,631 63
30.	(*f*) Fuel, rent, and taxes	2,268 74
31.	(*g*) Travelling expenses	469 25
32.	(*h*) Registration Fee	155 00
	F.—*Balance.*	
37.	(*a*) Cash on hand	2,066 38
	(*b*) Cash in bank	45,460 47
	Totals	$312,276 86

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $25,650.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, $212,141.83.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $567,219.75.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3 per cent.; on debentures, 3.90 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.40 per cent.; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation, $810,187.65 is on realty situate in Ontario, and $717,582.36 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $66,893.12.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No. 2 ; amount, $6,900.
10. Aggregate market value of the land mortgaged to the Corporation, $3,050,000.
11. How often are the securities held by the Corporation valued ? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager director, $5,000 ; accountant, $3,000 ; cashier, $1,000 ; clerk, $1,000.
    (*b*) By Guarantee Company.
13. When were the accounts of the Corporation last audited ? To 31st January, 1900.
14. Names and addresses of the auditors for 1899 ; Jno. C. Copp and T. E. P. Trew, Toronto.

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY.

Head Office, Sarnia.

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition of affairs of the Industrial Mortgage and Savings Company of Sarnia, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Front street, in the Town of Sarnia, in the Province of Ontario.

The Board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:—

John Cowan, President, Sarnia, July, 1898; January, 1900.
Arch. Gibb, Vice-President, Sarnia, January, 1899; January, 1901.
Jas. C. Wood, 2nd Vice-President, Langbank, January, 1899; January, 1901.
Thomas Howden, Director, Watford, January, 1899; January, 1901.
Thomas Symington, Director, Sarnia, January, 1899; January, 1901.
Arch. McIntyre, Director, Napier, January, 1898; January, 1900.
Peter Grant, Director, Avonroy, January, 1898; January, 1900.
James Purvis, Director, Sarnia, January, 1899; January, 1901.
S. A. MacVicar, Director, Sarnia, January, 1898; January, 1900.
J. S. Symington, Manager and Secretary, January, 1900.

A. Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $395,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$ c.	$ c.	$ c.
1. Fully called	7,900	50	395,000 00	380,797 36	14,202 64

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

1. (*a*)	Ordinary joint stock capital fully called: Total called $395,000: total paid thereon	$380,797 36	
4. (*d*)	Dividends declared in respect of (1), but not yet paid	11,337 85	
6. (*f*)	Reserve fund in respect of (1)	70,313 02	
			$462,448 23
	Liabilities to the Public.		
27.	Deposits	$360,415 47	
28.	Interest on deposits, due or accrued or capitalized	10,001 48	
29.	Debentures issued in Canada	146,105 13	
30.	Interest due and accrued on (29)	2,074 66	
			518,596 74
	Total liabilities		$981,044 97

Balance Sheet as at 31st December, 1899.

Assets of which the Corporation is the Beneficial Owner.

B.—*Debts Secured by Mortgages of Land.*

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$913,582 27	
11. (*c*)	Interest due or accrued on item 9 and not included therein	2,137 43	
			$915,719 70

C.—*Debts not above enumerated for which the Corporation holds Securities as follows:*

14. (*b*)	Debts secured by municipal bonds or debentures	$40,083 91	
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	17,429 28	
			57,513 19

E.—*Cash.*

31. (*a*)	On hand	$3,971 12	
32. (*b*)	In bank	3,340 96	
			7,312 08

F.—*Assets not hereinbefore mentioned.*

37. (*a*)	Office furniture	500 00
	Total assets	981,044 97

Cash Account.

Receipts for the year ending 31st December, 1899.

Received by the Corporation for its Own Use.

			Total Col. (4).
	A.—*Balances from 31st December, 1898.*		
2.	(i) On hand		$4,632 05
	(ii) In bank		1,229 84
	B.—*Sums Received Wholly or Partly on Capital Stock.*		
4. (*a*)	Call on joint stock permanent capital	$33,073 90	
5. (*b*)	Premiums on (4)	6,750 00	
			39,823 90
	C.—*Receipts on Account of Investments Loans or Debts.*		
	(*a*) On mortgages of realty:		
10.	(i) Principal	$105,480 12	
11.	(ii) Interest	43,603 92	
	(*b*) On other securities:		
12.	(i) Principal	28,745 71	
13.	(ii) Interest or dividends	2,315 96	
			180,145 71
	F.—*Borrowed Money.*		
26. (*b*)	Borrowed by taking deposits	$508,124 68	
27. (*c*)	Borrowed on debentures	92,867 44	
			600,992 12
	G.—*Receipts from other Sources, viz.:*		
30. (*a*)	General interest		182 70
	Totals		$827,006 32

Cash Account

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*		Total Col. (4).
1. (*a*)	Loaned on mortgages of realty (including item 7)	$177,145 55	
(*b*)	Loaned or invested in other securities, viz.:—		
2.	(i) Municipal debentures	23,936 01	
3.	(ii) Permanent stock	5,866 39	
			$206,947 95
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$21,294 05	21,294 05
	C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.*		
18. (*a*)	Bank account (principal and interest)		450 07
19. (*b*)	Deposits: Principal, $508,078.12; Interest, $187.32		508,265 44
20. (*c*)	Debentures issued in Canada: Principal $73,133.52; interest, $4,915.20		78,048 72
	D.—*Management Expenses (other than foregoing).*		
25. (*a*)	Salaries and fees	3,033 56	
27. (*c*)	Commission or brokerage	216 55	
28. (*d*)	Stationery, postage, printing and advertising	325 04	
29. (*e*)	Law costs	150 00	
30. (*f*)	Fuel, rent, taxes (other than in 7) and rates	882 86	
32. (*h*)	Registration fee	80 00	
			4,688 01
	F.—*Balance.*		
37. (*a*)	Cash on hand		3,971 12
(*b*)	Cash in bank		3,340 96
			$827.006 32

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1900, $46.150.
4. Amount of securities held by Corporation which will mature and become payable to the Corporation in 1900, $24,007.80.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3 per cent; on debentures, 3.90 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.10 per cent; on other securities, 5.10 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899—number, none; amount, none.
10. Aggregate market value of the land mortgaged to the Corporation, about $1,400,000.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectfully? None.
13. When were the accounts of the Corporation last audited? Monthly.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed). John Brebner and John Farquarson, Sarnia.

THE LAMBTON LOAN AND INVESTMENT COMPANY.

Head Office, Sarnia, Ontario.

Incorporated under the Building Societies Act, 9 Vic., c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The society was re-organized as "The Lambton Permanent Building and Investment Society," under chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880, to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan Corporations Act R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Lambton Loan and Investment Company of Sarnia, Ont., at the 31st December, 1899, and for the year and a half ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Front street, in the Town of Sarnia, in the Province of Ontario.

The Board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Charles McKenzie, President, Sarnia ; July, 1899 ; January, 1901.
Isaac Unsworth, Vice-President, Florence ; July, 1898 ; January, 1900.
Alex. Johnson, Inspector, Sarnia ; July, 1898 ; January, 1900.
George Shirley, Director, Watford ; July, 1899 ; January, 1901.
John Paul, Director, Sarnia ; July, 1899 ; January, 1901.
Norman S. Gurd, Director, Sarnia ; July, 1898 ; January, 1900.
A. Laing, Director, Wyoming ; July, 1899 ; January, 1901.
Thomas Boulton, Director, Moore ; July, 1899 ; January, 1901.
F. W. Kittermaster, Manager, Sarnia ; July, 1898 ; January, 1900.
Antrobus C. Clark; Secretary-Treasurer and Assistant Manager, Sarnia ; July, 1898 ; January, 1900.

A. Permanent capital stock . total amount authorized, $1,000,000 ; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*).—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st Dec., 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called	10,000	50	500,000	500,000	.. ..
Totals	10,000	..	500,000	500,000	.....

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called; total called $500,000; total paid thereon	$500,000 00	
6.	(*f*) Reserve fund in respect of (1)	290,000 00	
7.	(*g*) Contingent fund in respect of (1)	1,223 96	
			$791,223 96
	Liabilities to the Public.		
27.	Deposits: Payable on demand	$506,909 87	
28.	Interest on deposits capitalized	7,444 19	
29.	Debentures issued in Canada	98,695 89	
30.	Interest due and accrued on (29)	1,316 87	
37.	Owing to banks, including interest	14,541 12	
			628,907 94
	Total liabilities		$1,420,131 90

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1.	(*a*) Office premises situate as follows:—		
2.	(i) At Town of Sarnia, held in freehold	$6,000 00	$6,000 00
	B.—Debts Secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,263,050 55	
10.	(*b*) Debts secured by mortgaged land held for sale	6,268 16	
11.	(*c*) Interest due and accrued on items 9 and 10 and not included therein	30,597 47	
			1,299,916 18
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14.	(*b*) Debts secured by municipal bonds or debentures	$76,555 43	
15.	(*c*) Debts secured by public school debentures	158 25	
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	23,094 55	
			99,808 23
	E.—Cash.		
31.	(*a*) On hand	$12,720 25	
32.	(*b*) In banks	1,687 24	
			14,407 49
	Total assets		$1,420,131 90

Cash Account.

Receipts for the year and a half ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.		Total. Col. 4.
	A.—Balances from 30th June, 1898.		
	(*b*) Cash (not already shown under (1)):—		
2.	(i) On hand	$5,334 23	
3.	(ii) In bank	51,270 56	
			$56,604 79
	B.—Sums Received Wholly or Partly on Capital Stock.		
4.	(*a*) Calls on joint stock permanent capital	$257 33	257 33
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) Mortgages of realty:—		
10.	(i) Principal	224,183 71	
11.	(ii) Interest	113,040 06	
	(*b*) On debentures:—		
12.	(i) Principal	27,051 84	
13.	(ii) Interest	5,841 79	
			370,117 40
	F.—Borrowed Money.		
25.	(*a*) Bank overdraft	$14,541 12	
26.	(*b*) Borrowed by taking deposits	686,568 03	
27.	(*c*) Borrowed on debentures	45,545 89	
			746,655 04
	G.—Receipts from other Sources, viz.:		
30.	(*a*) General interest	$2,404 08	2,404 08
	Totals		$1,176,038 64

Cash Account.

Expenditure for the year and a half ending 31st December, 1899

I.—Expended on Corporation Account.		Total. (Col. 4.)
A.—*Sums loaned or invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty and other securities		$339,785 04
B.—*Expended on Stock Account.*		
8. Dividends paid on Permanent Stock	$59,985 11	59,985 11
C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*		
19. (*b*) Deposits: Principal, $712,397; interest, $456.18	712,853 18	
20. (*c*) Debentures issued in Canada: Principal, $31,835; interest, $4,912.28	36,747 28	
		749,600 46
D.—*Management Expenses (other than foregoing):*		
25. (*a*) Salaries and fees	9,722 05	
26. (*b*) Commission or brokerage	178 37	
28. (*d*) Stationery, postage, printing and advertising	449 29	
30. (*f*) Fuel, rent, taxes (other than in 7), rates and sundries	253 87	
31. (*g*) Travelling expenses	17 60	
32. (*h*) Registration fees	102 00	
(*i*) Ontario tax	325 00	
		11,048 18
E.—*Other Expenditures, viz.:*		
33. (*a*) General interest	$ 7 77	
34. (*b*) Income tax and municipal tax	1,042 50	
35. (*c*) Sundries	162 09	
		1,212 36
F.—*Balance.*		
37. (*a*) Cash on hand	$12,720 25	
(*b*) Cash in various banks	1,687 24	
		14,407 49
Totals		$1,176,038 64

Miscellaneous Statement for the Year and a half Ending 31st December, 1899

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $16,032.50.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $33,218 17.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3 per cent.; on debentures, 3¼ per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.60 per cent.; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation $1,204,314.43 is on realty situate in Ontario, and $95,601.75 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899? None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. None.
10. Aggregate market value of the land mortgaged to the Corporation estimated at $2,080,000.
11. How often are the securities held by the Corporation valued? In the case of doubtful loans annually or oftener; and in cases where necessary they are being valued and overlooked continually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager and Secretary-Treasurer, $10,000; Assistant Secretary-Treasurer, $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? The auditors come into office daily and audit previous day's work.
14. Names and address of the auditors respectively for 1899 and 1900? T. W. Nesbet, T. F. Towers, Sarnia.

THE LANDED BANKING AND LOAN COMPANY.

Head Office. Hamilton, Ontario.

Incorporated under the Building Societies Acts, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Landed Banking and Loan Company of Hamilton, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No 31 James street south, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Matthew Leggat, President, Hamilton ; 15th February, 1899, 21st February, 1900.
John Waldie, Vice-President, Toronto ; 15th February, 1899, 21st February, 1900.
Thomas Bain, Hon., Director, Dundas : 15th February, 1899, 21st February, 1900.
Samuel Barker, Director, Hamilton, 15th February, 1899, 21st February, 1900.
R. Æ. Kennedy, Director, Hamilton ; 15th February, 1899, 21st February, 1900.
Henry McLaren, Director, Hamilton ; 15th February, 1899, 21st February, 1900.
C. W. Cartwright, Manager, Hamilton,

A. Permanent capital stock : total amount authorized, $700,000 ; total amount subscribed, $700,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of share.	——		
		$	$	$	$
1. Fully paid..	7,000	100	700,000	700,000	....

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called : total called, $700,000 ; total paid thereon	$700,000 00	
4.	(*d*) Dividends declared in respect of (1), but not yet paid	21,000 00	
5.	(*e*) Unappropriated profits in respect of (1)	2,512 43	
6.	(*f*) Reserve fund in respect of (1)	170,000 00	
			$893,512 43
	Liabilities to the Public.		
27.	Deposits	$452,745 21	
28.	Interest on deposits, due, or accrued or capitalized	873 72	
29.	Debentures issued in Canada	542,828 66	
30.	Interest due and accrued on (29)	6,426 97	
31.	Debentures issued elsewhere than in Canada	196,721 86	
32.	Interest due and accrued on (31)	1,052 25	
39.	Due on loans in process of completion or to pay assumed mortgages	8,778 96	
40.	Other liabilities to the public, viz :		
41.	(*a*) Directors, auditors' fees and valuators' commissions	1,190 56	
			1,210,618 19
	Total liabilities		$2,104,130 62

Cr. **Balance Sheet as at 31st December, 1899**

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
5.	(*b*) Freehold land (including buildings) other than foregoing	$135,106 04	$135,106 04
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	1,781,453 29	
10.	(*b*) Debts secured by mortgaged land held for sale	66,098 74	
			1,847,552 03
	C.—Debts not above enumerated for which the Corporation holds securities as follows :		
14.	(*b*) Debts secured by municipal bonds or debentures	$51,133 96	
15.	(*c*) Debts secured by public school debentures	3,360 00	
16.	(*d*) Debts secured by loan corporations' debentures	4,240 00	
			58,733 96
	Cash.		
31.	(*a*) On hand	$1,042 61	
32.	(*b*) In bank	61,695 98	
			62,738 59
	Total assets		$2,104,130 62

Cash Account.

Receipts for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1898.	(Col. 1.)	Total (Col. 4).
	(*b*) Cash (not already shown under (1)).		
	(i) On hand		$2,448 39
	(ii) In bank		64,513 58
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty :		
10.	(i) Principal	$294,909 50	
11.	(ii) Interest		
	(*b*) On other securities :		
12.	(i) Principal	13,298 93	
13.	(ii) Interest or dividends		
	(*c*) Unsecured debts :		
15.	(ii) Interest received from Banks	948 03	
			309,156 46
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits		823,822 18
27.	(*c*) Borrowed on debentures		125,727 95
	G.—Receipts from other Sources, viz.:		
30.	(*a*) Sundry receipts		872 80
	Totals		$1,326,541 36

Cash Account.

Expenditure for the year ending 31st December, 1899.

	(Col. 1.)	Total (Col. 4).
1.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. (*a*) Loaned on mortgages of realty		$291,095 90
B.—Expenditure on Stock Account.		
8. Dividends paid on permanent stock	$41,813 60	41,813 60
C.—Borrowed Money (other than foregoing) or interest thereon Paid, viz.:		
19. (*b*) Deposits: Principal, $818,094.03; interest, $2,153.87		820,247 90
20. (*c*) Debentures issued in Canada: Principal, $39,648.86; interest, $19,225.67		58,874 53
21. (*d*) Debentures issued elsewhere: Principal, $27,010; interest, $8,358.50		35,368 50
D.—Management Expenses other than foregoing.		
25. (*a*) Salaries and fees	6,867 38	
26. (*b*) Commission or brokerage	2,827 09	
28. (*d*) Stationery, postage, printing and advertising	694 90	
30. (*f*) Fuel, rent, taxes (other than 7) and rates	1,230 00	
31. (*g*) Travelling expenses. Inspector's salaries	4,001 12	
32. (*h*) Registration fees, Ontario	155 00	
(i) Tax, Ontario	455 00	
(ii) Fees, other provinces	100 00	
		16,330 49
E.—Other Expenditures, viz.:		
33. (*a*) Sundries		71 85
F.—Balance.		
37. (*a*) Cash on hand	1,042 61	
(*b*) Cash in various banks	61,695 98	
		62,738 59
Totals		$1,326,541 36

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $93,677.32.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, $53,290.00.
3. Amount of other existing obligations of the Corporation which will mature in 1900. Deposits, $452,745.21.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.035 per cent.; on debentures, 4.04 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6.253 per cent.; on other securities, 4 per cent.
7. Of the mortgages held by the Corporation, $1,267,924.03 is on realty situate in Ontario, and $513,529.06 is on realty situate elsewhere.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899; No., 6; amount, $10,620.57.
10. Aggregate market value of the land mortgaged to the Corporation, $3,411,950.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (a) What officers of the Corporation are under bond and for what sum respectively? Treasurer, $10,000; accountant, $5,000; teller, $5,000; ledger keeper and inspectors, $2,000 each.
13. When were the accounts of the Corporation last audited? January, 1900.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed): W. F. Findlay, F.C.A., Wm. Marshall.

THE LONDON AND CANADIAN LOAN AND AGENCY COMPANY, LIMITED.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

1863. The Company was incorporated in 1863 by Special Act of the Province of Canada, 27 V. c. 50, which has from time to time been amended by six special Acts of the Dominion of Canada, viz :

1872. 35 V. c. 108 (D).
1873. 36 V. c. 107 (D).
1876. 39 V. c. 60 (D).
1879. 42 V. c. 75 (D).
1889. 52 V. c. 93 (D).
1891. 54 5 V. c. 114 (D).

For the lending powers of the Company see 27 V. (1863) c. 50 (Province of Canada), secs. 3 and 4 ; 35 V. (1872) c. 108 (D), sec. 5 ; also sec. 6 as amended by 36 V. (1873) c. 107 (D), s. 8 ; 36 V. (1873) c. 107 (D), sec. 9, and 35 V. (1872) c. 108 (D), sec. 7, as amended by 36 V. (1873) c. 107 (D), s. 10. See Statutes of Canada, 1899.

For the borrowing powers of the Company see 27 V. (1863) c. 50 (Province of Canada), s. 5, as amended by 36 V. 1873) c. 107 (D), sec. 1 ; 35 V. (1872) c. 108 (D), s. 8, as amended by 39 V. c. 50 (D), s. 1 ; 54-5 V. (1891) c. 114 (D), s. 2. (Issue of debenture stock.)

ANNUAL STATEMENT

Of the condition and affiairs of The London and Canadian Loan and Agency Company (Limited), of Toronto, Ontario, at the 31st December, 1899, and for the sixteen months ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 103 Bay Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation as at 31st December, 1899, were as follows, together with their respective terms of office :

George R. R. Cockburn, M. A., President, Toronto, Ont.; 12th October, 1898, 21st February, 1900.
Thomas Long, Vice-President, Toronto ; 12th October, 1898, 21st February, 1900.
Casimer S. Gzowski, Director, Toronto ; 11th October, 1898, 21st February, 1900.
Sir W. P. Howland, C.B , K.C.M.G., Director, Toronto ; 12th October, 1898, 21st February, 1900.
Donald Mackay, Director, Toronto ; 12th October, 1898, 21st February, 1900.
Lord Strathcona and Mount Royal, Director, Montreal ; 12th October, 1898, 21st February, 1900.
Larratt W. Smith, Q.C., D.C.L., Director, Toronto ; 12th October, 1898, 21st February, 1900.
Sir Sandford Fleming, K.C.M.G., C.E., LL.D., Director, Ottawa ; 12th October, 1898, 21st February, 1900.
Thomas R. Wood, Director, Toronto ; 12th October, 1898, 21st February, 1900.
Tirnan B. Wardsworth, Manager, Toronto.
William Wedd, Jr., Secretary.

A.—Permanent capital stock : Total amount authorized, $5,000,000 ; total amount subscribed, $5,000,000 as more particularly set forth in Schedule A hereto.

SCHEDULE A.

(b) Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made : Date, 1879 ; rate per cent., 4 per cent.; gross amount, $160,000 ; amount paid thereon, $160,000.

This call was made on 80,000 shares, making then 14 per cent. paid ; the Company subsequently issued 20,000 shares, 14 per cent. paid.

Description.	No. of Shares.	Par Value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
1. 14 per cent. called	100,000	50	5,000,000 00	700,000 00	....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1899.
(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)			
A.—Permanent Capital Stock or Shares.			
3. (*b*) Ordinary joint stock capital, 14 per cent. called: Total called, $700,000; Total paid thereon		$ 700,000 00	
4. (*d*) Dividends declared in respect of (1)		10,500 00	
5. (*e*) Unappropriated profits in respect of (1)		12,495 37	
6. (*f*) Reserve fund in respect of (1)		210,000 00	
7. (*g*) Contingent fund in respect of (1). (Reserve fund to meet contingencies, etc		34,118 54	
			$ 967,113 91
Liabilities to the Public.			
29. Debentures issued in Canada	$ 3,000 00		
30. Interest due and accrued on (29)	59 83		
31. Debentures issued elsewhere than in Canada	2,175,886 67		
32. Interest due and accrued on (31)	40,681 88		
35. Debenture stock issued elsewhere than in Canada	486,666 67		
36. Interest due and accrued on (35)	2,453 37		
40. Other liabilities to the public, viz.:			
41. (*a*) Sundry creditors (outstanding cheques)	17 977 74		
42. (*b*) Sterling certificates payable at fixed dates	249,975 26		
43. (*c*) Interest due and accrued on same	2,842 13		
44. (*d*) Currency certificates payable at fixed dates	5,575 00		
45. (*e*) Interest due and accrued on same	108 49		
			2,985,227 04
Total liabilities			$3,952,340 95

Or.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows:—			
1. (i) At Winnipeg, Man., held in freehold		$ 45,000 00	
3. (ii) At Toronto Ont., held in leasehold (building erected by Company)		75,000 00	
5. (*b*) Freehold land (including buildings) other than foregoing		30,368 71	
			$ 150,368 71
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$2,478,580 75	
10. (*b*) Debts secured by mortgaged land held for sale		319,197 39	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein		87,243 27	
			2,885,021 41
12 (*d*) Of the debts mentioned in items 9, 10 and 11 the sum of $8,117.46 is due by directors or officers of the Corporation. (Not extended)			
C.—Debts not above Enumerated for which the Corporation Holds Securities as follows:			
22. (*j*) Municipal bonds or debentures owned by Company		$ 340,440 32	
23. (*k*) School debentures owned by Company		46,696 97	
24. (*l*) Debentures of Corporations owned by Company		10,036 65	
25. (*m*) Debts secured by hypothecation of stocks, etc		375,785 26	
26. (*n*) Interest due or accrued on items 14 to 25 and not included therein		8,328 16	
			$ 781,287 36
E.—Cash.			
32. (*b*) In banks in Canada		$ 36,758 02	
In banks in Great Britain		98,262 67	
			135,020 69
F.—Assets not Hereinbefore Mentioned.			
37. (*a*) Sundry debtors			642 78
Total assets			$ 3,952,340 95

Cash Account.

Receipts for the sixteen months ending 31st December, 1899.

1.—Received by the Corporation for its Own Use.	(Col. 3.)	Total, (Col. 4.)
A.—Balances from 31st August, 1899.		
1. (*b*) Cash (not already shown under (1)		
3. (ii) In banks		$ 30,117 14
C.—Receipts on Account of Investments, Loans or Debts.		
(*a*) On mortgages of realty:		
10. (i) Principal		669,097 44
11. (ii) Interest	$ 225,204 31	225,204 31

	(*d*) On other securities :		
12.	(i) Principal		529,502 24
13.	(ii) Interest or dividends	43,860 77	43,860 77
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
16.	(*a*) Sales (not included in any of the foregoing items)		18,864 71
17.	(*b*) Rents		
	F.—*Borrowed Money.*		
27.	(*c*) Borrowed on debentures or certificates payable at fixed dates.		634,953 85
29.	(*e*) Borrowed otherwise, viz : Outstanding cheques (difference between 1898 and 1899)		5,536 53
	Totals		$2,157,136 99

Cash Account

Expenditure for the sixteen months ending 31st December, 1899.

	I.—Expended on Corporation Account.	(Col. 1.)	Total, (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty		$ 357,168 93
	(*b*) Loaned or invested in other securities, viz :—		
2.	(i) Loans on Stocks and Bonds		491,746 02
3.	(ii) Debentures purchased		3,345 89
6.	(*c*) Real estate, payments on during sixteen months		15,982 44
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent Stock. (*Extend into Column 1,*) (including dividend reserved in 1898	$ 56,000 00	56,000 00
	C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz:*		
18.	(*a*) Bank account in London balance discharged		44,360 60
21.	(*d*) Debentures, etc., issued elsewhere: Principal, $833,270 40		833,270 40
	Interest, $120,749.66, including interest on Debenture Stock.	120,749 66	120,749 66
	D.—*Management Expenses (other than foregoing.)*		
25.	(*a*) Salaries, Toronto and Winn peg Directors Fees	20,516 63	
26.	(*b*) Commission or brokerage	5,589 18	
27.	(*c*) Advances to agents, agency charges, British Directors' fees	3,108 40	
28.	(*d*) Stationery, postage, printing and advertising, including expenses incidental to annual meeting	3,042 73	
29.	(*e*) Law costs	767 78	
30.	(*f*) Fuel, rent, taxes (other than in 7), and rates including tax on dividend	1,833 12	
31.	(*g*) Travelling expenses	1,859 30	
32.	(*h*) Registration Fee Loan Corporations Act	207 00	
			36,874 14
	E.—*Other Expenditures, viz.:*		
33.	(*a*) Written off Contingent Account	60,218 22	
34.	(*b*) Paid President and Auditors	1,600 00	
35	(*c*) Widow late Manager	800 00	
			62,618 22
	F.—*Balance.*		
37.	—Cash in various banks in Canada	135,020 69	
	Totals		$ 2,157,136 99

Miscellaneous Statement for the 16 Months Ending 31st December, 1899.

1. Amount of debentures, etc., issued by the Corporation in Canada which will mature in 1900, $5,575.
2. Amount of debentures, etc., issued by the Corporation elsewhere which will mature in 1900, $471,839
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation, 1900, $505,630.
5. Average rate of interest per annum paid by the Corporation during sixteen months ending 31st December, 1899, on deposits—on debentures, 3¾ per cent ; on debenture stock, 4 per cent.
6. Average rate of interest per annum received by the Corporation during sixteen months ending 31st December on all their mortgages of realty, 5.10 per cent ; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation, $1,906,958 is on realty situate in Ontario, and $890,820 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during sixteen months ending 31st December, 1899, written off, $60,218.22.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899 : No., 14 ; amount, $31,102.08.
10. Aggregate market value of the land mortgaged to the Corporation, about $3,000,000.
11. How often are the securities held by the Corporation valued ? In the case of doubtful loans, annually or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Manager, Toronto, $4,000 ; Secretary, $4,000 ; Accountant, Toronto, $3,000 ; Local Manager, Winnipeg, $4,000 ; Inspector, Winnipeg, $2,000 ; Accountant, Winnipeg, $3,000 ; Clerk, Winnipeg, $1,000 ; 3 Clerks, Toronto, at $2,000 each ; 2 Clerks, Toronto, at $1,500 each. By Guarantee Companies.
13. When were the accounts of the Corporation last audited ? Audited monthly, last complete yearly audit 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed): David Higgins, Toronto ; J. J. Woodhouse, Toronto.

THE LONDON AND ONTARIO INVESTMENT COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Constating Instruments.

1876. Incorporated by Special Act of Dominion of Canada, 39 V. c. 62 (D).

1877. Dominion Act defining borrowing powers and permitting amalgamation with other companies, 40 V. c. 78 (D.)

1883. Dominion Act as to collateral security to be taken by Company, 46 V. c. 87 (D.)

1886. Dominion Act, 42 V. c. 49, applying to this Company the provisions of the Public General Act, 42 V. c. 49 (D.)

For the lending powers of the Company see 39 V. c. 62 (D), s. 4, as amended by 40 V. c. 78 (D), secs. 1 and 6 ; also 39 V. c. 62 (D), secs. 6, 7 and 8 ; 40 V. c. 78 (D), s. 4 ; 46 V. c. 87 (D), s. 1.

For the borowing powers of the Company, see 39 V. c. 62 (D), s. 5, as amended by 40 V. c 78 (D), s. 2 ; 40 M. c. 78 (D), s. 3.

Annual Statement

Of the condition and affairs of The London and Ontario Investment Company, Limited, of Toronto, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the corporation is at No. 17 Melinda street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Hon. Sir Frank Smith. President, Toronto, Ont. ; 9th February, 1899 ; 8th February, 1900.
W. H. Beatty, Vice-President, Toronto, Ont. ; 9th February, 1899 ; 8th February, 1900.
William Ramsay, Director, Boland Stow, Scotland ; 9th February. 1899 ; 8th February, 1900.
W. B. Hamilton, Director, Toronto ; 9th February, 1899 ; 8th February, 1900.
Arthur B. Lee, Director, Toronto ; 9th February, 1899 ; 8th February, 1900.
Alex. Nairn, Director, Toronto ; 9th February, 1899 ; 8th February, 1900.
Henry Gooderham, Director, Toronto ; 9th February, 1899 ; 8th February, 1900.
Frederick Wyld, Director, Toronto ; 9th February, 1899 ; 8th February, 1900.
John F. Taylor, Director, Toronto ; 9th February, 1899 ; 8th February, 1900.
A. M. Cosby, Manager and Secretary, Toronto ; 1877.

A. Permanent capital stock : Total amount authorized, $3,000,000 ; total amount subscribed, $2,750,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b).—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made : Date, 1st March, 1892, being in respect of a new issue, 2,500 shares at $100 ; rate per cent., 20 ; gross amount, $50,000 ; paid thereon, $50,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
2. 20 per cent.....	27,500	100	2,750,000	550,000	.....

List of Shareholders as at 31st December, 1899.

(Not printed).

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities*

	Capital (Liability to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
2.	(*a*) Ordinary joint stock capital, 20 per cent. called; total called, $550,000; total paid thereon	$550,000 00	
4.	(*d*) Dividends declared in respect of (2) but not yet paid	16,500 00	
6.	(*f*) Reserve fund in respect of (2)	100,000 00	
7.	(*g*) Contingent fund in respect of (2), (property suspense, etc.)	26,561 02	
	" " " " (reserved for contingent liabilities)	4,800 00	
			$697,861 02
	Liabilities to the Public.		
29.	Debentures issued in Canada	$368,096 12	
30.	Interest due and accrued on (29)	5,992 24	
31.	Debentures issued elsewhere than in Canada	1,489,099 47	
32.	Interest due and accrued on (31)	8,568 52	
40.	Other liabilities to the public, viz. :		
41.	(*a*) Sundry accounts due by the Company	1,635 13	
			1,873,391 48
	Total liabilities		$2,571,252 50

	Cr.		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
5.	(*b*) Freehold land (including buildings) other than foregoing	$41,818 00	$41,818 00
	B.—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	2,181,716 65	
10.	(*b*) Debts secured by mortgaged land held for sale	163,268 00	
11.	(*c*) Interest due and accrued on items 9 and 10, but not included therein	74,874 98	
			2,419,859 63
	C.—*Debts not above enumerated for which the Corporation holds Securities as follows:*		
14.	(*b*) Debts secured by municipal bonds or debentures	$76,999 06	
16.	(*d*) Debts secured by loan corporations debentures	25,000 00	
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	732 10	
22.	(*j*) Promissory notes (since paid)	357 90	
26.	(*n*) Interest due or accrued on items 16 and 20 and not included therein	1,467 16	
			104,556 22
	D.—*Unsecured Debts.*		
7.	(*a*) Sundry accounts due the Company	$2,534 80	2,534 80
	E.—*Cash.*		
1.	(*a*) On hand	16 31	
32.	(*b*) In banks $19,309 84		
	Less overdraft, Bank (Toronto) 17,892 30		
		1.417 54	
	F.—*Assets not hereinbefore mentioned.*		1,433 85
38.	(*b*) Office furniture and fixtures		1,050 00
	Total assets		$2,571.252 50

Cash Account.

Receipts for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 4.)
	A.—*Balances from 31st December, 1898.*		
	(*b*) Cash (not already shown under (1)):		
2.	(i) On hand	$55 13	
3.	(ii) In bank	21,812 55	
	C.—*Receipts on account of Investments, Loans or Debts.*		$21,867 68
	(*a*) On mortgages of realty :—		
10.	(i) Principal	$288,071 27	
11.	(ii) Interest	145,876 16	
	(*b*) On other securities :—		
12.	(i) Principal	9,793 75	
13.	(ii) Interest or dividends	3,716 85	
			447,458 03
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
16.	(*a*) Sales (not included in any of the foregoing items)	$11,079 00	
17.	(*b*) Rents	2,830 56	
			13,909 56
	F.—*Borrowed Money.*		
27.	(*c*) Borrowed on debentures	$77,225 33	77,225 33
	G.—*Receipts from other sources, viz.:*		
30.	(*a*) Rents of properties held for sale	12,986 90	
	(*b*) Repayment of taxes, insurance and other outlays by mortgagors	14,977 42	
	(*c*) Interest received on bank balances	922 60	28,886 92
	Totals		$589,347 52

Cash Account.

Expenditure for the year ending 31st December, 1899.

	I.—Expended on Corporation Account.	(Col. 1.)	Total, (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on Mortgages of realty	$226,619 22	
	(*b*) Loaned or invested in other securities:		
2.	(i) Permanent shares of the Company	377 30	
3.	(ii) Loan corporation debentures	25,000 00	
			$251,996 52
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$33,000 00	33,000 00
	C.—*Borrowed Money (other than foregoing) or interest thereon paid. viz.:*		
20.	(*c*) Debentures issued in Canada: Principal, $40,000; Interest, $16,475.52	56,475 52	
21.	(*d*) Debentures issued elsewhere: Principal, $157,913.00; interest, $61,495.69	219,408 69	
			275,884 21
	D.—*Management Expenses other than foregoing.*		
25.	(*a*) Salaries and fees	$12,194 60	
26.	(*b*) Commission or brokerage	4,135 95	
28.	(*d*) Stationery, postage, printing and advertising, and general office expenses	1,821 80	
29.	(*e*) Law costs	194 74	
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	2,503 61	
31.	(*g*) Travelling expenses and amalgamation expenses	5,542 90	
32.	(*h*) Registration fees	180 00	
			26,573 60
	E.—*Other Expenditures, viz.:*		
33.	(*a*) Expenses in Britain on debentures	$459 34	459 34
	F.—*Balance.*		
37.	(*a*) Cash on hand	16 31	
	(*b*) Cash in various banks	1,417 54	1,433 85
	Totals		$589,347 52

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $66,000.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, $484,926.91.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
5. Average rate of interest per annum paid by the Corporation during 1899, on deposits, none; on debentures, 3.967 per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6.109 per cent.; on other securities, 3.87 per cent.
7. Of the mortgages held by the Corporation $1,394,208.59 is on realty situate in Ontario, and $992,794.66 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $14,400.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No., 19; amount, $51,700.
10. Aggregate market value of the land mortgaged to the Corporation, estimated at $4,177,000.
11. How often are the securities held by the Corporation valued? When necessity arises.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All; by the London Guarantee and Accident Company.
13. When were the accounts of the Corporation last audited? Completed 5th February, 1900, for year ending December 31st, 1899.
14. Names and addresses of the auditors respectively for 1899-1900 (if appointed). W. R. Harris and Thos. Hodgetts, Toronto.

THE METROPOLITAN LOAN AND SAVINGS COMPANY.

Head Office, Ottawa, Ont.

Incorporated under The Building Societies Act, Consol. Stat. U. C., chap. 53 by declaration filed with the Clerk of the Peace for the County of Carleton, 1st June, 1870. The original corporate name was The Metropolitan Building and Saving Society, which name was by Order-in-Council of Ontario, 10th February, 1879, changed to the Metropolitan Loan and Savings Company.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Metropolitan Loan and Savings Company of Ottawa, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 110 Wellington street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of seven directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

John Mather, President, Ottawa, Ont.; January, 1899, January, 1901.
Henry N. Bate, Vice-President Ottawa, Ont.; January, 1899, January, 1901.
Newell Bate, Director, Ottawa, Ont.; January, 1898 January, 1900.
J. R. Allan, Director, Ottawa, Ont.; January, 1898, January, 1900.
George Hay, Director, Ottawa, Ont.; January, 1898, January, 1900.
H. K. Pinkey, Director, Ottawa, Ont.; January, 1899, January, 1901.
A. W. Fieck, Director, Ottawa, Ont.; January, 1899, January, 1901.
C. R. Cunningham, Secretary-Treasurer, Ottawa, Ont.

A. Permanent capital stock: Total amount authorized, $320,000; total amount subscribed, $320,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value.			
		$	$ c.		
1. Fully called	7,764	40	310,560 00		
Partly "	2	40	31 93		
Totals	7,766	40	310,591 93		

List of Shareholders as at 31st December, 1899.

(Not printed).

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; Total called, $320,000; total paid thereon	$310,591 93	
4. (*d*) Dividends declared in respect of (1) but not yet paid	6,211 83	
5. (*e*) Unappropriated profits in respect of (1)	5,601 71	
6. (*f*) Reserve Fund in respect of (1)	30,000 00	
		$352,405 47
Liabilities to the Public.		
27. Deposits payable on demand	$29,173 30	
		$29,173 30
Total liabilities		$381,578 77

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises, situate as follows:		
2. (i) At Ottawa, held in Freehold	$21,840 00	
7. (*d*) Furniture	460 00	
		$22,300 00
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by Mortgages of land	$248,068 48	
10. (*b*) Debts secured by mortgaged land held for sale	102,199 84	
		350,268 32
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$4,933 18	4,933 18
E.—Cash.		
32. (*b*) In bank at Ottawa	4,077 27	4,077 27
Total assets		$381,578 77

Cash Account.

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for Its Own Use.	Col. 1.
A.—Balances from 31st December, 1898.	
3 (i) In bank	$7,596 34
C.—Receipts on account of Investments, Loans or Debts.	
(a) On mortgages of realty:—	
10. (i) Principal	19,101 83
11. (ii) Interest	15,510 41
F.—Borrowed Money.	
26 (*b*) Borrowed by taking deposits	35,251 66
Totals	$77,460 24

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.	Col. 1.
A.—*Sums Loaned or Invested on Capital Account.*	
1. (*a*) Loaned on mortgages of realty	$25,558 84
B.—*Expended on Stock Account.*	
8. Dividends paid on Permanent Stock	12,423 66
C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*	
19. (*b*) Deposits repaid	33,011 39
D.—*Management Expenses (other than foregoing).*	
25. (*a*) Salaries and fees	1,600 00
28. (*d*) Stationery, postage, printing and advertising.	48 05
29. (*e*) Law costs	122 20
39. (*f*) Fuel, rent, taxes,(other than in 7) and rates	303 83
40. (*g*) Registration fee	55 00
41. Ontario Tax	260 00
F.—*Balance.*	
(*b*) Cash in bank	4,077 27
Totals	$77,460 24

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.

3. Amount of other existing obligations of the Corporation which will mature in 1900. None.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3½ per cent.; on debentures, none; on debenture stock, none.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6 per cent.

7. Of the mortgages held by the Corporation $248,068.48 is on realty situate in Ontario, and none on realty situate elsewhere.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899; No., 3; amount, $6,348.25.

10. Aggregate market value of the land mortgaged to the Corporation, $280,000.

11. How often are securities held by the Corporation valued? Every six months,

12. (a) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer.

13. When were the accounts of the Corporation last audited? Continuous audit from January, 1899, to January, 1900.

14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed), Robert Sinclair and James Lindsay.

THE MIDLAND LOAN AND SAVINGS COMPANY.

Head Office, Port Hope, Ontario.

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book II., 127.)

The corporate name was, by Order in Council of Ontario, 21st June, 1876, (*Ibid*) changed to the Midland Loan and Savings Company.

The borrowing and the lending powers are governed by the Loan Corporations Act. R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Midland Loan and Savings Company of Port Hope, Ont , at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Walton Street, in the Town of Port Hope, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

John Mulligan, President, Port Hope ; 4th February, 1879 ; February, 1900.
Henry H. Burnham, Vice-President, Port Hope ; 3rd February, 1880 ; February, 1900.
William Quay, Director, Port Hope ; 3rd February, 1885 ; February, 1900.
J. W. Clemesha, M D , Director, Port Hope ; 4th February, 1890 ; February, 1900.
J. H. Helm, Director, Port Hope ; 7th August, 1891 ; February, 1900
William Henwood, Director, Port Hope ; 7th August, 1891 ; February, 1900.
A. W. Pringle, Director, Port Hope ; 7th February, 1893 ; February, 1900.
George M. Furby, Manager and Secretary, 1st March, 1882 ; February, 1900.

A. Permanent capital stock : total amount authorized, unlimited ; total amount subscribed, $560,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No of shares.	Par value.	—		
		$	$	$	$
1. Fully called	6,200	50	310,000	310,000	.....
2. Partly called.....	5,000	50	250,000	50,000	200,000
Totals	11,200	.....	560,000	360,000	200,000

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance as at 31st December, 1899.

Or. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
2.	(*a*) Ordinary joint stock capital fully called: total called, $310,000; total paid thereon	$310,000 00	
2.	(*b*) Ordinary joint stock capital 20 per cent. called; total called, $50,000; total paid thereon	50,000 00	
4.	(*d*) Dividends declared in respect of (1) and (2) but not yet paid	10,863 30	
5.	(*e*) Unappropriated profits in respect of 1 and 2	2,831 25	
6.	(*f*) Reserve Fund in respect of (1) and (2)	95,000 00	
7.	(*g*) Contingent Fund in respect of (1), (2)	9,314 70	
			$478,009 25
	Liabilities to the Public.		
27.	Deposits payable on demand	$380,771 72	
28.	Interest on deposits, due or accrued or capitalized	13,083 48	
29.	Debentures issued in Canada	493,262 98	
30.	Interest due and accrued on (29)	11,160 07	898,278 25
	Total liabilities		$1,376,287 50

Cr.

	I.—**Assets of which the Corporation is the Beneficial Owner.**		
	A.—*Immovable property Owned Beneficially by Corporation.*		
1	(*a*) Office premises situate as follows:		
2.	(i) At Port Hope, held in freehold	$6,500 00	
5.	(*b*) Freehold land (including buildings) other than foregoing foreclosed	21,547 82	$28,047 82
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	1,176,415 82	
10.	(*b*) Debts secured by mortgaged land held for sale	26,185 18	
11.	(*c*) Interest due and accrued on item 9	51,906 47	1,254,507 47
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
15.	(*c*) Debts secured by municipal bonds or debentures	5,700 71	
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation	7,811 55	
26.	(*n*) Interest due or accrued on its 15 and 20 and not included therein	646 62	14,158 88
	D.—*Unsecured Debts.*		
27.	(*a*) Rents due or accrued on Company's properties		2,233 09
	E.—*Cash.*		
31.	(*a*) On hand	800 00	
32.	(*b*) In bank	76,540 24	77,340 24
	Total assets		$1,376,287 50

Cash Account.

Receipts for the Year Ending 31st December, 1899.

			(Col. 4.)
	I.—**Received by the Corporation for its Own Use.**		
	A.—*Balances from 31st December, 1898.*		
	(*b*) Cash (not already shown under (1)):		
2.	(i) On hand		$800 00
3.	(ii) In bank		94,680 90
	C.—*Receipts on account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty:—		
10.	(i) Principal		153,926 23
11.	(ii) Interest		69,482 00
	(*b*) On other securities:—		
12.	(i) Principal		443 20
13.	(ii) Interest or dividends		325 00
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
16.	(*a*) Sales		17,258 00
17.	(*b*) Rent		2,904 72
	E.—*Miscellaneous.*		
18.	(*a*) Commission, etc., which have been credited to expense account		702 00
	F.—*Borrowed Money.*		
26.	(*b*) Borrowed by taking deposits		396,074 36
27.	(*c*) Borrowed on debentures		262,138 50
	Totals		$998,734 91

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 4.)
1. (*a*)	Loaned on mortgages of realty		$195,959 86
(*b*)	Loaned or invested in other securities		1 950 00
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock		21,810 30
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*		
19. (*b*)	Deposits : Principal		392,949 32
20. (*c*)	Debentures issued in Canada : Principal, $274,095.23 ; interest, $19,659.10		293,754 33
	D.—*Management Expenses (other than foregoing).*		
25. (*a*)	Salaries and fees	$5,968 76	
25. (*b*)	Commission	632 15	
28. (*d*)	Stationery, postage, printing and advertising	354 81	
29. (*e*)	Law costs	33 63	
30. (*f*)	Fuel, taxes (other than in 7) and rates, etc	234 67	
31. (*g*)	Travelling expenses	334 09	
32. (*h*)	Registration fees	105 00	
	Ontario tax	260 00	
			7,923 11
	E.—*Other Expenditures, viz.:*		
33. (*a*)	Contingent account written off property sold		7,947 75
	F.—*Balance.*		
37. (*a*)	Cash on hand	$800 00	
(*b*)	Cash in various banks	76,540 24	
			77,340 24
	Totals		$998,734 91

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada, which will mature in 1900, $226,395.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $389,094.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.29 per cent. ; on debentures, 3.71 per cent. ; on both, 3.53 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty and on other securities, 5.87 per cent.
7. Of the mortgages held by the Corporation, $1,260,854 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899, *none.*
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No., 4 ; amount, $54,300.
10. Aggregate market value of the land mortgaged to the Corporation, $2,284,000.
11. How often are the securities held by the Corporation valued? There is a continuous inspection of the properties mortgaged to the Company.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $6,000 ; teller, $3,000 ; ledger keeper, $2,000. Partly by Guarantee Companies and partly by private sureties.
13. When were the accounts of the Corporation last audited? Audit completed 16th January, 1900.
14. Names and addresses of the auditors respectively for 1899 and 1900, Henry White and John D. Smith Port Hope.

THE NORTH BRITISH CANADIAN INVESTMENT COMPANY (LIMITED).

Head Office, Glasgow, Scotland.

General manager for Ontario: James Lendrum Scarth, Toronto.

Attorneys for Ontario to receive service or notice under the Loan Corporations Act. (Power of Attorney dated 31st August, 1897); James Lendrum Scarth, Toronto; William Barclay McMurrich, Q. C., Toronto, or either of them.

Attorneys for Canada to affix corporate seal used in Canada under *The (Imp.) Companies Seals Act*, 1864, and to execute bills, notes, cheques, drafts and other negotiable instruments. (Power of Attorney dated 31st August, 1897), James Lendrum Scarth, Toronto; William Barclay McMurrich, Q.C., Toronto; John Spiers Playfair, Toronto, or any two of them.

Constating Instruments.

The Company was incorporated under the (Imperial) Companies' Acts, 1862, 1867, by certificate of incorporation, dated 14th October, 1876, and issued by the Registrar of Joint Stock Companies for Scotland.

The Memorandum of Association, and the Articles of Association (both instruments bearing date 13th October, 1876), were filed in the Joint Stock Companies' Registry Office, Edinburgh, Scotland.

The Company, under the former law, received authority to do business in Ontario by license, bearing date 30th December, 1876, issued under 39 V. c. 27, Ontario.

For the lending powers, see Memorandum of Association, section 3 (3).

For the borrowing powers, see Memorandum of Association, section 3 (3); also Articles of Association, Arts 104, 107 111. As to debenture stock see Art 113.

As to the lending and the borrowing powers in Ontario, see Loan Corporations Act, R. S. O. 1897, c. 205, 1900, c. 27.

Annual Statement

Of the condition and affairs of The North British Canadian Investment Company (Limited), Glasgow, Scotland, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the corporation is at 54 West Nile street, in the city of Glasgow, in Scotland.

The chief agency for Ontario is situated at No. 11 Toronto street, in the City of Toronto. in the Province of Ontario.

The Chief Agent and Attorney for Ontario is James Lendrum Scarth, and his address is No. 11 Toronto street, Toronto, in the Province of Ontario.

The Board is constituted of directors holding office for three years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Robert Miller, President, Edinburgh, Scotland; April, 1899; April, 1902.
Peter Sturrock, Director, Kilmarnock, Scotland; April, 1898; April, 1901.
Hugh Wright, Director, of Altiery, Wigtonshire; April. 1897; April, 1900.
Samuel Gunn, Director, Glasgow, Scotland; April, 1897; April, 1900.
Robert Anderson, Director, Glasgow, Scotland; April, 1898; April, 1901
J. L. Scarth, Manager in Canada, Toronto, Ontario.
A. Bain, Manager in Canada, Winnipeg, Man.
James Muirhead, Secretary, Glasgow, Scotland.

A. Permanent capital stock; total amount authorized, $2,433,333.33; total amount subscribed, $2,433,333.33, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*).—*Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total amount remaining unpaid on calls.
		£	$ c.	$ c.	$ c.
2. 20 per cent. called	50,000	10	2,433,333 33	486,666 67	None.
4. Paid in anticipation of calls	.....	.....	.....	11,509 66	
Totals	50,000	.....	2,433,333 33	498,176 33	

List of Shareholders as at 31st December, 1898.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A. --*Permanent Capital Stock or Shares.*

2. (*b*)	Ordinary Joint Stock Capital, 20 per cent. called: Total called, $486,666,67; total paid thereon	$486,666 67	
3. (*c*)	Joint stock capital paid in advance of calls	11,509 66	
4. (*d*)	Dividends declared in respect of (2) or (3), but not yet paid	7,770 89	
5. (*e*)	Unappropriated profits in respect of (2) or (3)	4,455 61	
6. (*f*)	Reserve fund in respect of (2) or (3)	116 800 00	
7. (*g*)	Contingent fund in respect of property held for sale	19,718 98	
			$646,921 81

Liabilities to the Public.

27.	Deposit payable on notice	$28,428 64	
28.	Interest on deposits, due or accrued or capitalized	141 40	
31.	Debentures issued elsewhere than in Canada	482,634 71	
32.	Interest due or accrued on (31)	2,754 10	
35.	Debenture stock issued elsewhere than in Canada	673,892 20	
36.	Interest due or accrued on (35)	4,044 81	
40.	Other liabilities to the public, viz.:—		
41.	(a) Balance at credit of sundry accounts	7,896 21	
			1,199,792 07
	Total liabilities		$1,846,713 88

Cr. Balance Sheet as at 31st December, 1899.

1.—Assets of which the Corporation is the Beneficial Owner.

A.—*Immovable Property Owned Beneficially by Corporation.*

5. (*b*)	Freehold land (including buildings) other than foregoing	$155,613 72	
6. (*c*)	Leasehold land (including buildings) other than foregoing	3,864 36	
			$159,478 08

B.—*Debts Secured by Mortgages of Land.*

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$1,141,806 92	
10. (*b*)	Debts secured by mortgaged land held for sale	372,478 48	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	57,443 94	
			$1,571,729 34

C.—*Debts not above Enumerated for which the Corporation holds Securities as follows.*

13. (*a*)	Debts secured by accepted or correct bills of exchange purchased from Banks	32,120 00	
15. (*c*)	Debts secured by public school debentures	3,813 82	
16. (*d*)	Debts secured by Loan Company's stock	2,911 80	
22. (*j*)	Debts secured by heritable property in Glasgow	26,766 66	
23. (*k*)	Debts secured by Fen Duties	10,950 00	
24. (*l*)	Debts secured by Deposit Receipts and Deposit with Colonial Banks less written off for possible loss	18,754 05	
26. (*n*)	Interest due or accrued on items 14 to 25 and not included therein	323 63	
			$95,639 96

E.—*Cash.*

31. (*a*)	On hand	$2,216 75	
32. (*b*)	In bank	16,042 41	
			$18,259 16

F.—*Assets Not Hereinbefore Mentioned.*

37. (*a*)	Office furniture	$ 343 19	
38. (*b*)	Sundries	1,264 15	
			$1,607 34
	Total assets		$1,846,713 88

Cash Account.

Receipts in Ontario only for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	
	A.—*Balance from 31st December, 1898.*	
2.	(i) On hand	$ 878 61
3.	(ii) In bank	36,657 57
	C.—*Receipts on Account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty :—	
10.	(i) Principal	44,918 19
11.	(ii) Interest	19,795 38
	(*b*) On other securities :—	
12.	(i) Principal	34,986 30
13.	(ii) Interest	437 74
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*	
16.	(*a*) Sales (not included in any of foregoing items)	974 14
17.	(*b*) Rents	3,062 03
	G.—*Receipts from other sources, viz :*	
30.	(*a*) Sundry amounts received per credit Head Office, Glasgow	6,949 43
	(*b*) Received from Winnipeg agency	153,089 39
	(*c*) Exchange	1,375 86
	(*d*) Interest on Bank accounts	841 96
	Sundries	1,747 18
	Totals	$305,713 69

Expenditure in Ontario only for the year ending 31st December, 1899.

	I.—Expended on Corporation Account.		
	A—*Sums Loaned or Invested on Capital Account.*		
1.	(*b*) Loaned or invested in other securities, viz. :		
	(i) Repairs cost etc;, on property mortgaged to the Company		$ 7,993 88
	(ii) Expenditure on property owned by the Corporation		2,208 28
	(iii) On debentures		34,986 30
	(*c*) Insurance or taxes advanced on property mortgaged to the Corporation		6,704 16
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	596 31	596 31
	D.—*Management Expenses (other than foregoing.)*		
25.	(*a*) Salaries and fees	3,530 32	
28.	(*d*) Stationery, postage, printing and advertising, etc	226 76	
29.	(*e*) Law costs	34 52	
30.	(*f*) Rent, taxes (other than in 7) and rates	949 36	
31.	(*g*) Travelling expenses	77 56	
32.	(*h*) Registration fees	132 00	
	E.—*Other Expenditure. viz. :*—		$ 4,950 52
33.	(*a*) Sundry amount debited to Head Office	520 85	
34.	(*b*) Transmitted to Head Office, Glasgow	237,493 32	
35.	(*c*) Sundries	448 29	
	E.—*Balance.*		$238,462 46
27.	(*a*) Cash on hand	806 19	
	(*b*) Cash in bank	9,005 59	$9,811 78
	Totals		$305,713 69

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900? None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. $116,431.06.
3. Amount of other existing obligations of the Corporation which will mature in 1900, $28,428.64.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $73,805.86.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3½ per cent ; on debentures, 3¾ per cent.; on debenture stock, 4½ per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, in Ontario about 6 per cent.; in Manitoba about 7 per cent.; on other securities in Ontario 5¼ per cent.; in Manitoba, about 7 per cent.; in Glasgow, 3 per cent.
7. Of the mortgages held by the Corporation $601,236.08 is on realty situate in Ontario, and $935,126.63 is on realty situated elsewhere.
8. Loans written off or transferred to real estate account during 1899, $58,956.15.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Coporation in 1899, No., 16 ; amount $65,562 75.
10. Aggregate market value of the land mortgaged to the Corporation might be estimated at $2,600,000.00.
11. How often are securities held by the Corporation valued? At irregular intervals, annually in many cases, in other more frequently if necessary.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed). Moores, Carson and Watson, C. A., Glasgow, Scotland ; John Maughan, Toronto ; T. W. Fisher, Winnipeg.

THE NORTH OF SCOTLAND CANADIAN MORTGAGE CO, LIMITED.

Head Office, Aberdeen, Scotland.

Chief agency for Ontario: North of Scotland Chambers, No. 18 King street west Toronto.

Attorneys and agents to receive service and notice under the Loan Corporations Act. (P. of Atty. 16th June, 1897):—Edmund Boyd Osler, Toronto, and Herbert Carlyle Hammond, Toronto, or either of them.

Agents to affix corporate seal to instruments. (P. of Atty. 5th April, 1897):—Edmund Boyd Osler, Toronto; Henry James Bethune, Toronto; Allen Bristol Aylesworth, Toronto; William John Franks, Toronto, or any two of them.

Constating Instruments.

The Company was incorporated under the (Imp.) Companies Acts 1862 and 1867, as a Joint Stock Company by Memorandum and Articles of Association both dated 14th December, 1875, and registered on the 17th December, 1875, in the office of the Registrar of Joint Stock Companies for Scotland at Edinburgh.

The said articles were amended by special resolutions of the following dates respectively:

(i.) Passed 29th December, 1876; confirmed 13th January, 1877, increasing the capital of the Company to £500,000 in £10 shares.

(ii.) Passed 15th April, 1878; confirmed 30th April, 1878, increasing the capital of the Company to £750,000 in £10 shares; and amending section 8, clause XIII, (remuneration of Directors).

(iii.) Passed 19th August, 1891; confirmed 4th September, 1891, repealing article 27 (respecting transfer book), and substituting new article; also repealing article 52 (respecting general meetings) and substituting new article; also repealing article 82 (7) (respecting power and mode of borrowing); also amending article 83, adding thereto the following provision: "A minute endorsed on the debentures of the Company and signed by the secretary or other officer of the Company duly authorized by the directors for that purpose, shall be sufficient evidence of the terms of renewal of any such debenture."

As to lending and borrowing in Ontario, see the Loan Corporations Act, R S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the North of Scotland Canadian Mortgage Company, Limited, of Aberdeen, Scotland, at the 11th November, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 201 Union street, in the City of Aberdeen, in the County of Aberdeen, Scotland.

The chief agency for Ontario is situated at No. 18 King street west, City of Toronto, in the Province of Ontario.

The chief agents and attorneys for Ontario are Messrs. Osler and Hammond, and their address is 18 King street west, Toronto, in the Province of Ontario.

In consequence of the death of one of the directors, one seat is vacant.

The Board is constituted of six directors holding office for three years. Two directors who are eligible for re-election retiring each year.

The directors and chief executive officers of the Corporation at the 11th November, 1899, were as follows, together with their respective terms of office:

James W. Barclay, Chairman, London, England; 26th December, 1896; December, 1899.
John Forbes White, Deputy-Chairman, Dundee, Scotland; 26th December, 1896; December, 1899.
William Davidson, Director, Blythewood, Inverurie, Scotland; 28th December, 1897; December, 1900.
James Milne, Director, Kinaldie, Aberdeen, Scotland; 26th December, 1898; December, 1901.
Alexander M. Ogston, Director, Ardoe, Aberdeen, Scotland; 28th December, 1897; December, 1900.
William Smith, Secretary, 201 Union street, Aberdeen, Scotland

A. Permanent capital stock: total amount authorized, $3,650,000; total amoun subscribed, $3,650,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

(b).—Fixed and Permanent Capital Stock Created by virtue of Joint Stock Companies Acts or Private Acts

Description.	No. of Shares.	Par value of Shares.	Total amount held.	Total amonnt paid thereon.	Total remaining unpaid on calls.
		£	£ sterling.	£ sterling.	£ sterling.
2. 20 per cent. called.....	75,000	10	750,000	150,000	....

LIST OF SHAREHOLDERS AS AT 11TH NOVEMBER, 1899.
(Not printed.)

BALANCE SHEET AS AT 11TH NOVEMBER, 1899.
Capital and Liabilities

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital, 20 per cent. called: Total called, $730,000; total paid thereon		$730,000 00	
4. (*d*) Dividends declared in respect of (2) but not yet paid		36,500 00	
5. (*e*) Unappropriated profits in respect of (2)		11,883 33	
6. (*f*) Reserve fund in respect of (2)		438,000 00	
Special Reserve Fund incidental to optional redemption of debenture stock		13,447 64	
			$1,229,830 97
C.—Liabilities to Stockholders or Shareholders other than as already shown under A. or B., viz.:			
24. Unclaimed dividends			204 40
LIABILITIES TO THE PUBLIC.			
31. Debentures issued elsewhere than in Canada		$1,447,297 98	
35. Debenture stock issued elsewhere than in Canada		1,466,803 58	
40. Other liabilities to the public, viz.:			
41. (a) Unclaimed interest, Aberdeen		107 74	
42. (b) Accruing income tax, Aberdeen		6,762 04	
43. (c) Interest accrued, Aberdeen		30 48	
44. (d) Amount provided for expenses at Aberdeen not yet ascertained		1,727 67	
			2,922,730 29
Total liabilities			$4,152,765 66
I.—ASSETS OF WHICH CORPORATION IS THE BENEFICIAL OWNER.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows:			
2. (i) At Aberdeen, Scotland, held in freehold		$63,266 66	
3. (ii) At Toronto, held in freehold		68,133 33	
			$131,399 99
B.—Debts secured by Mortgage of Land.			
9. (*a*) Debts (other than item 10) secured by mortgage of land (Principal)*		$3,723,697 03	
10. (*b*) Debts secured by mortgaged land held for sale (Principal)		15,747 90	
11. (*c*) Interest due or accrued on item 9 only and not included therein		162,662 16	
			$3,902,107 09
12. (*d*) Of the debts mentioned in items 9, 10 and 11, the sum of $37,762.68 is due by directors or officers of the Corporation. (Not extended).			
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
14. (*b*) Debts secured by municipal bonds or debentures } and other Bonds		$92,081 72	
15. (*c*) Debts secured by public school debentures }			
26. (*d*) Interest due or accrued on items 14 and 15 and not included therein		3,262 82	
			95,344 54
E.—Cash.			
32. (*b*) In banks			23,214 31
F.—Assets not hereinbefore mentioned.			
37. (*a*) Office furniture, Winnipeg		$243 33	
38. (*b*) Rent charges paid applicable to next year, Aberdeen		143 90	
39. (*c*) Rent overdue, Toronto		312 50	
			699 73
Total assets			$4,152,765 66

*Including insurance premiums owing by mortgagors, and shown in Annual Report as sundry debtors.

Cash Account.

Receipts for the year ending 11th November, 1899, in Ontario only

	I.—Received by the Corporation for its Own Use.	Col. 1.	Col. 4.
	A.—*Balances from 11th November, 1898.*		
3.	(ii) In bank		$13,048 72
	C.—*Receipts on account of investments, loans or debts.*		
	(*a*) On mortgages of realty :—		
10.	(i) Principal	$206,308 80	
11.	(ii) Interest	98,289 34	
	(*b*) On other securities :		
12.	(i) Principal	226,729 15	
			531,327 29
	D.—*Receipts from real estate owned beneficially by Corporation.*		
17.	(*b*) Rents and arrears of rent		5,895 84
	B.—*Miscellaneous.*		
19.	(*b*) Premium or bonus on loan		304 63
	G—*Receipts from other sources, viz.* :		
30.	(*a*) Received from Home Office, Scotland	$73,290 96	
	(*b*) " branch office, Winnipeg	102,004 02	
	(*c*) Exchange	2,204 03	
			177,499 01
	Totals		$728,075 49

Expenditure for the year ending 11th November, 1899, in Ontario only.

	I.—Expended on Corporation Account.	Col. 1.	Col. 4.
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty	$121,791 35	
	(*b*) Loaned or invested in other securities, viz :		
2.	(i) Bonds and stocks	217,729 15	
	(*c*) Insurances or taxes advanced on property mortgaged to the Corporation	1,476 36	
			$340,996 86
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees	$8,740 00	
26.	(*b*) Commission or brokerage	1,312 16	
28.	(*d*) Stationery, postage, printing and advertising	735 89	
29.	(*e*) Law costs	181 75	
30.	(*f*) Rent	1,500 00	
31.	(*g*) Travelling expenses and Inspectors' salaries	3,132 25	
32.	(*h*) Registration fees	205 00	
			15,807 05
	E.—*Other Expenditures, viz.* :		
33.	(*a*) Transmitted to Home Office, Scotland	$270,108 26	
34.	(*b*) " branch office, Manitoba	76,216 78	
35.	(*c*) Current expenditure in respect Company's buildings	2,982 74	
36.	(*d*) Exchange, $15.87 ; income tax, $606.85	626 72	
			349,930 50
	F.—*Balance.*		
37.	(*b*) Cash in bank		21,341 08
	Totals		$728,075 49

Miscellaneous Statement for the Year Ending 11th November 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900 None.
2. Amount of debentures and deposit receipts issued by the Corporation elsewhere which will mature in 1900, $337,858.59.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $293,456.47.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits and debentures, about 3.4 per cent. ; on debenture stock, about 3.9 per cent.
6. Average rate of interest per annum received by the Corporation as on 11th November, 1899, on mortgages of realty and on other securities, 6.59 per cent.
7. Of the mortgages held by the Corporation $1,624,525.44 is on realty situate in Ontario, and $2,099,171.59 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $24,333.67.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No., 14 ; amount, $13,541.54.
11. How often are the securities held by the Corporation valued? Book value made annually, land securities are valued continuously.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 11th November, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed) : William Milne, Chartered Accountant; Messrs. James Meston & Co., Chartered Accountants, Aberdeen, Scotland.

THE ONTARIO BUILDING AND SAVINGS SOCIETY.

Head Office, Kingston, Ontario.

Incorporated under the Building Societies' Act, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, on the 26th June, 1874.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Ontario Building and Savings Society of Kingston, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 67 Clarence street, in the City of Kingston, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one and two years respectively.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

C. V. Price, President, Kingston; 15th March, 1899; 20th March, 1901.
Edwin Chown, Vice-President, Kingston; 15th March, 1899; 20th March, 1901.
I. A. Breck, Director, Kingston; 15th March, 1899; 20th March, 1901.
Benjamin W. Folger, Director, Kingston; 15th March, 1899; 20th March, 1901.
B. M. Britton, Q.C., M.P., Director, Kingston; 15th March, 1899; 21st March, 1900.
James McArthur, Director, Kingston; 15th March, 1899; 21st March, 1900.
Richard Waldron, Director, Kingston; 15th March, 1899; 21st March, 1900.
Leonard Clements, Director, Kingston; 15th March, 1899; 21st March, 1000.
James McArthur, Manager-Secretary, Kingston; 17th July, 1874.

A. Permanent capital stock: total amount authorized, $250,000; total amount subscribed, $250,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1899			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully paid	5,000	50	250,000	250,000	.....

List of Shareholders as at 31st December 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1. (a)	Ordinary joint stock capital fully called: total called, $250,000; total paid thereon	$250,000 00	
4. (d)	Dividends declared in respect of (1), but not yet paid	5,176 25	
7. (g)	Contingent fund in respect of (1)	13,215 00	
			$268,391 25
	Liabilities to the Public.		
27.	Deposits payable on demand	$197,643 45	
28.	Interest on deposits, due or accrued or capitalized (included in 27).		
	Other liabilities to public:		
41. (a)	Solicitor	38 50	
			197,681 95
	Total liabilities		$466,073 20

Balance Sheet as at 31st December, 1899.

1.—Assets of which the Corporation is the Beneficial Owner.

	B.—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$301,509 92	
10.	(*b*) Debts secured by mortgaged land held for sale	30,571 64	
11.	(*c*) Interest due or accrued on items 9 and 10 and not included therein	8,117 90	
12.	(*d*) Of the debts mentioned in items 9, 10 and 11 the sum of $2,603 is due by directors or officers of the Corporation. (Not extended.)		
			$340,199 46
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
14.	(*b*) Debts secured by municipal bonds or debentures	$1,663 93	
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	6,037 52	
22.	(*j*) Debts secured by other debentures	14,203 22	
23.	(*k*) Debts secured by other debentures	21,000 00	
26.	(*n*) Interest due or accrued on items 14 to 23 and not included therein	317 52	
			43,222 19
	D.—*Unsecured Debts.*		
27.	(*a*) Rents not at present collectable, taxes, insurance premiums, etc		768 32
	E.—*Cash.*		
31.	(*a*) On hand	$ 36 08	
32.	(*b*) In bank	33,907 86	
			33,943 94
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Accrued interest on funds in bank	$ 147 46	
38.	(*b*) Office furniture	86 57	
39.	(*c*) City of Kingston debentures	47,705 26	
			47,939 29
	Total assets		$466,073 20

Cash Account.

Receipts for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	Total (Col. 4.)
	A.—*Balances from the 31st December, 1898.*		
	(i) On hand		$ 59 31
3.	(ii) In bank		33,963 94
	(iii) Bank interest		1,438 37
	C.—*Receipts on account of investments, loans and debts.*		
	(*a*) On mortgages of realty:—		
10.	(i) Principal	$52,928 07	
11.	(ii) Interest		
	(*b*) On other securities:—		
12.	(i) Principal	14,519 54	
13.	(ii) Interest or dividends		
			67,447 61
	F.—*Borrowed money.*		
26.	(*b*) Borrowed by taking deposits		368,355 07
	G.—*Receipts from other sources.*		
30.	(*a*) Transfer fees		4 00
	Totals		$471,268 30

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.	(Col. 1.)	(Total Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty		$18,875 41
(*b*) Loaned or invested in other securities, viz.:		
(i) On stock		4,566 33
(ii) Municipal debentures purchased		20,858 00
B.—*Expended on Stock Account.*		
8. Dividends paid on permanent stock	$12,442 50	12,442 50
C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:*		
19. (*b*) Deposits : Principal and interest		377,463 26
D.—*Management Expenses (other than foregoing).*		
35. (*a*) Salaries and fees	2,130 00	
27. (*c*) Law costs	213 99	
28. (*d*) Stationery, postage, printing and advertising	119 99	
30. (*f*) Fuel, rent, taxes (other than in 7) and rates	395 48	
32. (*h*) Registration fees	61 00	
(*i*) Provincial tax	195 00	
Sundries not specified above	3 40	
		3,118 86
F.—*Balance.*		
37. (*a*) Cash on hand	36 08	
(*b*) Cash in various banks	33,907 86	
		33,943 94
Totals		$471,268 30

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. Debentures, $4,000.
5. Average rate of interest per annum paid by the Corporation during 1899 : on deposits, 3 per cent. ; on debentures, none ; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5 to 6 per cent.; on other securities, 4 to 6 per cent.
7. Of the mortgages held by the Corporation, all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899, $5,174.04.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken the Corporation in 1899. No., 3 ; amount, $5,570.62.
10. Aggregate market value of land mortgaged to the Corporation, $508,350.
11. How often are the securities held by the Corporation valued ? From time to time as occasion arises.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively ? Manager, $2,000; Assistant Manager, $1,500.

    (*b*) Private securities.
13. When were the accounts of the Corporation last audited ? 17th February, 1900.
14. Names and addresses of the auditors respectively for 1899, Joseph E. Clark and Wm. Neish, Kingston, Ont.

THE ONTARIO LOAN AND DEBENTURE COMPANY.

Head Office, London, Ontario.

Incorporated under Building Societies Act, R. S. O. 1877, c. 164, by declaration filed in the Office of the Clerk of the Peace for the County of Middlesex, 26th September, 1879. The original corporate name was The Ontario Savings and Investment Society.

By Order in Council of Ontario, dated 4th October, 1879, and also by Order in Council of Canada, dated 29th October, 1879, the corporate name was changed to The Ontario Land and Debenture Company.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Ontario Loan and Debenture Company of London, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 139 Dundas street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:—

John McClary, President, London, Ont.; 8th February, 1899; 14th February, 1900.
Arthur S. Emery, Vice-President, London, Ont.; 8th February, 1899; 14th February, 1900.
Wm. Bowman, Director, London, Ont.; 8th February, 1899; 14th February, 1900.
Wm. McDonough, Director, London, Ont.; 8th February, 1899; 14th February, 1900.
Lt.-Col. W. M. Gartshore, Director, London, Ont.; 8th February, 1899; 14th February, 1900.
Wm. F. Bullen, Manager and Secretary-Treasurer, London, Ont.; 14th July, 1871.

A. Permanent capital stock: total amount authorized, not limited; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*).—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st Dec., 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	20,000	50	1,000,000	1,000,000	
2. Partly called, 20 per cent	20,000	50	1,000,000	200,000	800,000
Totals	40,000		2,000,000	1,200,000	800,000

List of Shareholders as at 31st December, 1899.

(Not printed)

Balance Sheet as at 31st December, 1899

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: Total called, $1,000,000; total paid thereon	$1,000,000 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called: Total called, $200,000; total paid thereon	200,000 00	
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid	36,000 00	
5. (*e*) Unappropriated profits in respect of (1) and (2)	3,056 34	
6. (*f*) Reserve fund in respect of (1) and (2)	515,000 00	
		$1,754,056 34
Liabilities to the Public.		
27. Deposits, including interest payable on notice	$555,901 42	
29. Debentures issued and payable in Canada	199,708 00	
30 Interest due and accrued on (29)	2,624 04	
31. Debentures payable elsewhere than in Canada	1,074,940 27	
32. Interest due and accrued on (31)	9,641 45	
		1,842,815 18
Total liabilities		$3,596,871 52

Balance Sheet as at 31st December, 1899.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situated as follows:		
2. (i) At London, Ont., held in freehold	$40,000 00	
5. (*b*) Freehold land (including buildings) other than foregoing	14,800 00	
		$54,800 00
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$3,282,676 84	
10. (*b*) Debts secured by mortgaged land held for sale	33,626 07	
		$3,316,302 91
C.—Debts not above enumerated for which the Corporation hold Securities as follows:		
14. (*a*) Debts secured by Municipal Bonds or Debentures	$92,474 83	
16. (*d*) Debts secured by Loan Corporations' Debentures	10,026 71	
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation	34,265 56	
		$136,767 10
E.—Cash.		
32. (*b*) In banks		89,001 51
Total assets		$3,596,871 52

Cash Account.

Receipts for the year ending 31st December, 1899

I.—Received by the Corporation for its Own Use.	
A.—Balances from 31st December, 1898.	
(*a*) Cash, not already shown under (1) :—	Total Col. 4.
3. (ii) In bank	$235,806 88
C.—Receipts on account of investments, loans or debts.	
(*a*) On mortgages of realty :—	
10. (i) Principal	
11. (ii) Interest	735,396 27
(*b*) On other securities :—	
12. (i) Principal	
13. (ii) Interest or dividends	39,802 50
D.—Receipts from real estate owned beneficially by Company.	
16. (*b*) Rents	2,695 29
F.—Borrowed money.	
26. (*b*) Borrowed by taking deposits	608,420 90
26. (*c*) Borrowed on debentures	134,399 33
Totals	$1,756,521 17

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1.	(*a*) Loaned on mortgages of realty		$580,818 22
	(*b*) Loaned or invested in other securities, viz. :—		
2.	(i) Loans secured by Company's stock		6,880 00

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock. (*Extend into column 1*)	$75,000 00	75,000 00

C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz. :*

19,	(*b*) Deposits : Principal, $592,814.49 and Interest, $17,209.45	610,023 94
20.	(*c*) Debentures issued and payable in Canada : Principal, $112,228 ; interest, $9,918.38	122,146 38
21.	(*d*) Debentures issued in Canada and payable elsewhere : Principal, 203,613.27 ; interest, $44,050.70	247,663 97

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	10,084 00
26.	(*b*) Commission or brokerage	3,975 80
28.	(*d*) Stationery, postage, printing and advertising.	2,919 70
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	3,202 35
31.	(*g*) Travelling expenses, and Inspectors salaries	4,605 30
32.	(*h*) Registration fees	200 00

F.—*Balance.*

	(*b*) Cash in bank	89,001 51
	Totals	$1,756,521 17

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of Debentures issued by the Corporation payable in Canada which will mature in 1900, $53,100.
2. Amount of Debentures issued by the Corporation payable elsewhere which will mature in 1900, $337,396.26.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $959,543.68.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.06 per cent.; on debentures, 3.7 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.5 per cent.; on other securities, 4.19.
7. Of the mortgages held by the Corporation $3,227,120.65 is on realty situate in Ontario, and $55,556.19 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899. Amount written off loans during 1899, $2,426.40.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? No., 16 ; amount $84,490.00.
10. Aggregate market value of the land mortgaged to the Corporation, $6,487,100.
11. How often are the securities held by the Corporation valued? Half-yearly or oftener if required.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ; Manager, $5,000 ; inspector, $2,000 ; asst. inspector, $2,000 ; accountant, $5,000 ; teller, $5,000 ; clerk, $2,000 ; clerk, $2,000 ; clerk, $2,000 ; clerk, $1,000 ; clerk, $1,000.
13. When were the accounts of the Corporation last audited? Audited monthly ; last audit January 17, 1900.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed). Geo. F. Jewell, F. C. A., London, Ont.; A. M. Smart, London, Ont.

THF ONTARIO LOAN AND SAVINGS COMPANY.

Head Office, Oshawa, Ontario.

Incorporated under the Building Societies Acts, Consol. Stat. U. C. chap. 53, by declaration filed with the Clerk of the Peace for the County of Ontario on 12th February, 1873.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Ontario Loan and Savings Company of Oshawa, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is in the Town of Oshawa, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

W. F. Cowan, President, Oshawa ; 15th February, 1899, 15th February, 1900.
W. F. Allan, Vice-President, Bowmanville ; 15th February, 1899, 15th February, 1900.
John Cowan, Director, Oshawa ; 15th February, 1899, 15th February, 1900.
R. S. Hamlin, Director, Oshawa ; 15th February, 1899, 15th February, 1900.
Thomas Paterson, Director, Bowmanville, 15th February, 1899, 15th February, 1900.
Wm. Brien, Director, Trillick, Ireland ; 15th February, 1899, 15th February, 1900.
James A. Gibson, Director. Oshawa ; 15th February, 1899, 25th February, 1900.
T. H. McMillan, Manager-Secretary, Oshawa ; 15th February, 1899, 15th February, 1900.

A. Permanent capital stock : Total amount authorized, $300,000 ; total amount subscribed $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value	—		
		$	$ c.	$ c.	$ c.
Fully called	6,000	50 00	300,000 00	299,441 25	558 75

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities of Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary capital fully called: Total called, $300,000; total paid thereon	$299,441 86	
6. (*f*) Reserve fund in respect of (1)	75,000 00	
7. (*g*) Contingent fund in respect of (1)	24,000 00	
		$398,441 85
Liabilities to the Public.		
27. Deposits payable on notice	$259,769 40	
29. Debentures issued in Canada	243,600 00	
37. Owing to banks	9,411 69	
		512,781 09
Total liabilities		$911,222 94

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office permits situate as follows:		
2. (i) At Oshawa, held in freehold	$11,000 00	
5. (*b*) Freehold land (including buildings) other than foregoing	42,000 00	
		$53,000 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$740,990 18	
10. (*b*) Debts secured by mortgaged land held for sale	32,000 00	
		772,990 18
C—Debts not above enumerated for which the Corporation holds Securities as follows:		
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation.	$8,030 86	8,030 86
E.—Cash.		
31. (*a*) On hand	775 57	
32. (*b*) In banks	52,439 00	
		53,214 57
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture	$400 00	
38. (*b*) 91 shares Western Bank Stock "held in trust but owned by Co'y."	11,587 33	
39. (*c*) 200 share Ontario Loan and Savings Co. stock "held in trust but owned Co'y."	12,000 00	
		23,987 33
Total assets		$911,222 94

Cash Account.

Receipts for the year ending 31st December, 1899.

	Total (Col. 4.)
I.—Received by the Corporation for its Own Use.	
A.—Balance from 31st December, 1898.	
(*a*) Balance	$18,593 44
(*b*) Sums received wholly or partly on capital stock	11 32
C.—Receipts on account of Investments, Loans or Debts.	
(*a*) On mortgages of realty—	
10. (i) Principal	38,147 25
11. (ii) Interest	39,161 75
(*b*) On other securities—	
13. (ii) Bank interest	31 87
D.—Receipts from Real Estate Owned Beneficially by Corporation.	
17. (*b*) Rents, etc	2,237 99
F.—Borrowed Money.	
25. (*a*) Bank advances, discounts or overdrafts	9,411 69
26. (*b*) Borrowed by taking deposits	200,744 78
27. (*c*) Borrowed on debentures	190,000 00
Totals	$498,340 09

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

		Total (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*	
1.	(*a*) Loaned on mortgages of realty	$61,816 76
	(*b*) Loaned or invested in other Securities—	
	Company's shares	2,176 13
	B—*Expended on Stock Account.*	
8.	Dividends paid on premium stock	17,966 14
	C.—*Borrowed Money (other than foregoing) or Interest Thereon, viz.:*	
19.	(*b*) Deposits: principal, $186,677.48; interest, $8,532.40	195,209 88
20.	(*c*) Debentures issued in Canada: Principal, $201,300.00; interest, $10,800.00	212,100 00
	D.—*Management Expenses (other than foregoing):*	
25.	(*a*) Salaries and fees	4,750 00
26.	(*b*) Commission or brokerage	150 00
28.	(*d*) Stationery, postage, printing and advertising	150 00
29.	(*e*) Law costs	100 00
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	411 58
31	(*g*) Travelling expenses	20 00
32.	(*h*) Registration Fee	80 00
33.	(*i*) Ontario Tax	195 00
	F—*Balance.*	
37.	(*a*) Cash on hand $775 57	
	(*b*) Cash in various banks 2,439 03	
		3,214 60
	Totals	$498,340 09

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the corporation in Canada which will mature in 1900, none.
2. Amount of debentures issued by the corporation elsewhere which will mature in 1900, none.
4. Amount of securities held by the corporation which will mature and become payable to the corporation in 1900, about $50,000.
5. Average rate of interest per annum paid by the corporation during 1899 on deposits, about 3½ per cent; on debentures, about 4⅔ per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the corporation during 1899 on mortgages of realty, about 5 per cent.; on other securities, 6 to 6¼ per cent.
7. Of the mortgages held by the corporation, $740,990.18 is on realty situate in Ontario, and $..... is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $463.24.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1899, No., 2; amount, $9,000.
10. Aggregate market value of the land mortgaged to the corporation, say $2,000,000.
11. How often are the securities held by the corporation valued? Once a year.
12. (*a*) What officers of the corporation are under bond and for what sum respectively? Accountant, $3,000; teller, $2,500: by Guarantee Co.
13. When were the accounts of the corporation last audited? 31st December, 1899.
14. Names and address of the auditors for 1899. J. P. Owens and P. H. Punshon, Oshawa.

THE OXFORD PERMANENT LOAN AND SAVINGS SOCIETY.

Head Office, Woodstock, Ontario.

Incorporated under the Building Societies' Act, Consol. Stat. U.C., chapter 53, by declaration filed with the Clerk of the Peace for the County of Oxford, on the 27th October, 1865. (Decl. Book I, 25.) The original corporate name was "The Oxford Permanent Building and Saving Society."

By Order in Council of Ontario, dated 23rd September, 1878, the corporate name was changed to the Oxford Permanent Loan and Savings Society.

The borrowing and the lending powers are governed by the Loan Corporations Act, R.S.O. 1897, c, 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Oxford Permanent Loan and Savings Society of Woodstock, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 388 Dundas street, in the Town of Woodstock, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

H. P. Brown, President, Woodstock ;	24th February, 1898,	22nd February, 1900.
John White, Vice-President, Woodstock ;	" " "	" "
Judge Finkle, Director, Woodstock ;	" " "	" "
William Dease, Director, Woodstock ;	" " "	" "
William Grey, Director, Woodstock ;	23rd February, 1899,	21st February, 1901.
T. H. Parker, Director, Woodstock ;	" " "	" "
James White, Director, Woodstock ;	" " "	" "
M. Douglas, Managing Director, Woodstock ;	" " "	" "
Charles L. Beard, Secretary-Treasurer, Woodstock ;	organization of Society.	

A. Permanent capital stock : total amount authorized, $270,000 ; total amount subscribed $270,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No of shares.	Par value.	——		
	$	$	$	$	$
1. Fully called.....	4,684	50	234,200	234,200	....
2. Partly called, 20 per cent.....	716	50	35,800	7,160	28,640
Totals	5,400		270,000	241,360	28,640

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

	Capital (Liabilities to Stockholders or Shareholders).		
Dr.	*A.—Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called; total called, $234,200; total paid thereon	$234,200 00	
2.	(*b*) Ordinary joint stock capital 20 per cent. called: total called, $7,160; total paid thereon	7,160 00	
4.	(*d*) Dividends declared in respect of (1) and (2) but not yet paid	7,292 92	
6.	(*f*) Reserve Fund in respect of (1) and (2)	33,500 00	
7.	(*g*) Contingent fund in respect of (1) and (2)	500 00	
			$282,652 92
	Liabilities to the Public.		
27.	Deposits	$245,834 40	
28.	Interest on deposits capitalized during the year, $8,580.06		
29.	Debentures issued in Canada	150,250 00	
30.	Interest due and accrued or capitalized on (29)	6,308 80	
40.	Other liabilities to the public, viz.:—		
41.	(a) current accounts	100 00	
			$402,493 20
	Total liabilities		$685,146 12
	I.—Assets of which the Corporation is the Beneficial Owner.		
Cr.	*A.—Immovable Property owned Beneficially by Corporation.*		
1.	(*a*) Office premises situate as follows:—		
2.	(i) At Woodstock, held in freehold	$7,500 00	$7,500 00
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	575,928 53	
10.	(*b*) Debts secured by Mortgaged land held for sale	18,813 19	
			594,741 72
	C.—Debts not above enumerated for which Corporation holds securities as follows:		
16.	(*d*) Debts secured by Loan Corporations' debentures	$65,535 00	
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	6.935 00	
26.	(*n*) Interest due or accrued on items 14 to 25 and not included therein	848 71	
			73,318 71
	E.—Cash.		
31.	(*a*) On hand	$1,858 51	
32.	(*b*) In bank	7,266 63	
			9,125 14
	F.—Assets not hereinbefore mentioned.		
37.	(*a*) Office furniture	$90 00	
38.	(*b*) Rents office building, due and accrued	360 55	
39.	(*c*) Sewer deposit account	10 00	
			460 55
	Total assets		$685,146 12

Cash Account.

Receipts for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.		
	A.—Balance from 31st December, 1898.		
	(*b*) Cash not already shown under (1):—	Col. 1.	Col. 4.
1.	(i) On hand	$1,523 19	
3.	(ii) In bank	19,191 13	
			$20,714 32
	C.—Receipts on account of investments, loans or debts.		
	(*a*) On mortgages of realty:—		
10.	(i) Principal	$48,652 67	
11.	(ii) Interest	30,760 09	
	(iii) Instalments	4,645 85	
	(iv) Rents carried to mortgage account	1,138 83	
	(*b* On other securities:		
12.	(i) Principal	1,020 00	
13.	(ii) Interest or dividends	2,429 12	
			$88,646 56
	D.—Receipts from real estate owned beneficially by Corporation.		
17.	(*b*) Rents		291 25
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits	$320,928 38	
27.	(*c*) Borrowed on debentures	50,600 00	
			371,528 38
	G.—Receip's from other sources.		
30.	(*a*) Bank and sundry interest	1,535 54	
	(*b*) Insurance	217 48	
	(*c*) Sundry receipts	125 07	
			1,878 09
	Totals		$483,058 60

Cash Account

Expenditure for the year ending 31st December, 1899.

		Col. 1.	Col. 2.
	I.—Expended on Corporation Account.		
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty	$89,985 10	
	(*b*) Loaned or invested in other securities, viz. :		
2.	(i) On fully paid stock of this Corporation	100 00	
3.	(ii) On company's debentures	535 00	
	(iii) Loan Company's debentures purchased	25,000 00	
	(*c*) Insurances or taxes advanced on property mortgaged to the Corporation	959 07	
			$116,579 17
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$14,469 81	14,469 81
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*		
18.	(*a*) Bank account (principal and interest)	1 35	
19.	(*b*) Deposits : Principal $306,284.24 ; interest, $124.90	306,409 14	
20.	(*c*) Debentures issued in Canada: principal, $26,550; interest, $4,907.07	31,457 07	
			337,867 56
	D.—*Management Expenses (other than foregoing.)*		
25.	(*a*) Salaries and fees	$2,316 00	
26.	(*b*) Commission or brokerage	227 42	
28.	(*d*) Stationery, postage, printing and advertising	250 18	
29.	(*e*) Law costs	5 00	
30.	(*f*) Fuel, rent. taxes (other than in 32) and rates	581 91	
32.	(*h*) Registration fees	105 00	
			3,485 51
	E.—*Other Expenditures, viz :*		
33.	(*a*) Refund fire loss	$780 22	
34.	(*b*) Sundry payments pertaining to mortgaged premises	751 19	
			1,531 41
	F.—*Balance.*		
37.	(*a*) Cash on hand	$1,858 51	
	(*b*) Cash in bank	7,266 63	
			9,125 14
	Totals		$483,058 60

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $52,650.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. $61,261.04.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.50 per cent ; on debentures, 4,182 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.608 per cent.; on other securities, 5.069 per cent.
7. Of the mortgages held by the Corporation 594,741.72 is on realty situate in Ontario. and none is on realty situate elsewhere.
8. Loans written off, $727.04.
9. Number and aggregate amount of mortgages upon which con pulsory proceedings have been taken by the Corporation in 1899. No., 1 ; amount $4,468.08.
10. Aggregate market value of the land mortgaged to the Corporation, $1,106,098.23.
11. How often are the securities held by the Corporation valued ? Half-yearly by the Manager, yearly by the Directors.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Treasurer $500.00 in addition to $1,000 of stock fully paid up. By Guarantee Company.
13. When were the accounts of the Corporation last audited ? As at 31st December, 1899.
14. Names and address of the auditors respectively for 1899? George White and W. H. VanIngen, Woodstock, Ont.

THE PEOPLES' LOAN AND DEPOSIT COMPANY.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53) by declaration filed with the Clerk of the Peace for the County of York, 18th February, 1875.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Peoples' Loan and Deposit Company of Toronto, at the 31st December, 1899, and for the year ending on that day.

The head office of the Corporation is at No. 41 Adelaide street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Hon. J. C. Aikins, President, Toronto ; 13th February, 1899 ; 12th February, 1900.
Dr. James Carlyle, Vice-President, Toronto ; 13th February, 1899 ; 12th February, 1900.
John Aikins, Director, Brampton ; 13th February, 1899 ; 12th February, 1900.
Dr. J. C. Patton, Director, Toronto ; 13th February, 1899 ; 12th February, 1900.
Bernard Saunders, Toronto ; 13th February, 1899 ; 12th February, 1900.
Samuel W. Black, Manager and Secretary, Toronto ; 4th September, 1895.

A. Permanent capital stock : Total amount authorized, $600,000 ; total amount subscribed, $600,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and Permanent Capital Stock created by virtue of Building Societies Acts

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	12,000	50	600,000	600,000	.....

List of Shareholders as at 31st December, 1899.

(Not printed)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.— Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called : Total called, $600,000 ; total paid thereon		$600,000 00
	Liabilities to the Public.		
27.	Deposits payable on demand, $19 464.45 ; payable on notice, $60,427.78 ...	79.892 23	
28.	Interest on deposits due or accrued, or capitalized	3,242 38	
29.	Debentures issued in Canada*	174,438 38	
30.	Interest due and accrued on (29)	2,082 48	
40.	Other liabilities to the public, viz. :		
41.	(*a*) Borrowed on mortgages	28,000 00	
42.	(*b*) Interest on mortgages	1,365 36	289,020 83
	Total actual liabilities		$889,020 83
	Contingent Liabilities.		
48.	Money for which the Corporation is contingently liable, viz. :		
49.	(*a*) Principal guaranteed, mortgages sold and guaranteed	$7,750 00	
	Total contingent liabilities		7,750 00
	Gross total liabilities, actual and contingent		$896,770 83

* Mortgages given as collateral for $131,750.

Balance Sheet as at 31st December, 1899

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
5.	(*b*) Freehold land (including buildings) other than (1)	$110,601 67	$110,601 67
	B.—Debts secured by Mortgages on Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	575,221 75	
10.	(*b*) Debts secured by mortgaged land held for sale	179,260 63	
			754,482 38
	C.—Debts not above enumerated for which the Corporation holds securities as follows :		
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	$10,453 27	10,453 27
	D.—Unsecured Debts.		
27.	(*a*) Notes	225 00	225 00
	E.—Cash		
31.	(*a*) On hand	1,214 22	
32.	(*b*) In bank	3,673 76	
			4,887 98
	A.—Assets not hereinbefore mentioned.		
37.	(*a*) Furniture and fixtures	$400 00	
38.	(*b*) Sundry accounts	67 21	
39.	(*c*) Balance of profit and loss account	7,903 32	
			8,370 53
	Total of assets owned beneficially by Corporation		$889,020 83
	II.—Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.		
	A.—As Guarantor.		
43.	(*a*) Mortgage securities :— (i) Principal	$7,750 00	
	Total of assets II		7,750 00
	Gross total of assets I. and II		$896,770 83

Cash Account.

Receipts for the Year Ending 31st December, 1899

			(Col. 4.)
	I.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1898.		
	(*b*) Cash (not already shown under (1)) :		
	(i) On hand		$639 23
3.	(ii) In bank		91 31
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) On Mortgages of Realty :		
10.	(i) Principal		$ 108,366 06
	(ii) Interest		40,804 60
	(*b*) On other securities :		
13.	(ii) Interest or dividends		127 10
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16.	(*a*) Sales (not included in any of foregoing items)		4,937 08
17.	(*b*) Rents		6,455 35
	F.—Borrowed Money.		
25.	(*a*) Bank or other advances, discount or overdrafts		162,420 53
26.	(*b*) Borrowed by taking deposits		54,756 48
	Totals		$378,597 74

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		(Col. 1.)
1.	(*a*) Loaned on Mortgages or Realty (including mortgages in part payment of property sold	$85,663 85
6.	(*c*) Real Estate purchased in exchange for property sold	2,563 36

C.—*Borrowed money (other than foregoing) or Interest thereon paid, viz.*

18.	(*a*) Bank account	826 80
19.	(*b*) Deposits: Principal, $..... Interest,	167,837 55
20.	(*c*) Debentures issued in Canada: Principal, $94,906.48; interest, $9,611.84	104,518 32
21.	(*d*) Debentures issued elsewhere: Principal, $1,216.66; interest, $24.34	1,241 00

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	4,600 00
26.	(*b*) Commission or brokerage	7 61
28.	(*d*) Stationery, postage, printing and advertising	802 63
30.	(*f*) Fuel, rent, taxes (other than in 7) rates and Registration fee	890 00
31.	(*g*) Travelling expenses	38 30
32.	(*h*) Registration fees	80 00

E.—*Other Expenditures, viz.:*

33.	(*a*) Repaid borrowed money	3,500 00
34.	(*b*) Interest	975 00
36.	(*d*) Sundry accounts	165 34

F.—*Balance.*

27.	(*a*) Cash on hand	$1,214.22	
	(*b*) Cash in banks	3,673 76	
			4,887 98
	Totals..		$378,597 74

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1900, $75,331.90.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $17,845.72.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.762 per cent.; on debentures, 4.874 per cent.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.41 per cent.; on other securities, 5.43 per cent.

7. Of the mortgages held by the Corporation, $750,226 77 is on realty situate in Ontario, and $4,255.61 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1899, including taxes, repairs, insurance, etc., charged to profit and loss, $55,361.19.

10. Aggregate market value of the land mortgaged to the Corporation, estimated, $1,030,050.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $8,000; cashier, $5,000; collector, $2,000.

(*b*) Are the said bonds executed by private sureties or by guarantee companies? $13,000 by guarantee company and $2,000 by private sureties.

13. When were the accounts of the Corporation last audited? Up to 31st December, 1899, on 22nd January, 1900.

14. Names and addresses of the auditors respectively for 1899 and 1900: Robert Sewell, Toronto; Edward B. Freeland, Toronto.

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.

Head Office, Toronto, Ontario.

Constating Instruments.

Incorporated under the Building Societys' Act, (Consol. Stat. U.C. c. 53) by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company.—Decl. Book II. p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies' Act, 1877, with the corporate name of the Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was "$2,000,000, being the capital of the said the Real Estate Loan and Debenture Company, with the same powers throughout Canada as are now possessed by the said the Real Estate Loan and Debenture Company, and for the same purposes or objects, subject always to the provisions of the said last mentioned Act [Canada J. S. Co.'s Act 1877] and with all such further powers, purposes and objects as are conferred upon loan companies incorporated under the provisions of the said last mentioned Act."

1884. Act of the Dominion of Canada, 47 V. c. 101 (D), respecting sale of assets.

Supplementary Letters Patent of Canada (20th June, 1892) reciting By-law No. 62 of the Company, and (as therein provided) reducing the capital stock from $2,000,000 to $1,600,000."

Annual Statement

Of the condition and affairs of the Real Estate Loan Company of Canada, Limited, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Toronto street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

John Smart, President, Port Hope ; 1st February, 1899 ; 7th February, 1900.
William Cooke, Vice-President, Toronto : 1st February, 1899 : 7th February, 1900.
M. H. Aikins, M.D., Director, Burnhamthorpe : 1st February, 1899 ; 7th February, 1900.
G. M. Rae, Director, Toronto.
Rev. R. C. Moffatt, D.D., Director, Toronto.
Benjamin Morton, Manager, Toronto.

A. Permanent capital stock : Total amount authorized, $1,800,000 ; total amount subscribed, $578,840, as more particularly set out in Schedule A hereto.

Schedule A

(b)—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		$	$	$	$
1. Fully called	8,061	40	322,440	322,440	.....
2. 20 per cent. called	6,410	40	256,400	51,280	205,120
Totals	14,471	.....	578,840	373,720	205,120

List of Shareholders as at 31st December, 1899.
(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

	Capital (Liabilities to Stockholders or Shareholders)		
	A.—Permanent Capital Stock or Shares.		
1. (*a*)	Ordinary joint stock capital fully called ; Total called, $322,440 ; total paid thereon	$373,720 00	
2. (*b*)	Ordinary joint stock capital, 20 per cent. called ; Total called, $51,280 ; total paid thereon		
4. (*d*)	Dividends declared in respect of (1) and (2) but not yet paid	7,832 84	
5. (*e*)	Unappropriated profits in respect of (1) and (2)	4,183 90	
6. (*f*)	Reserve Fund in respect of (1) and (2)	59,000 00	
7. (*g*)	Contingent fund in respect of (1) and (2)	5,000 00	
			$440,736 74
	Liabilities to the Public.		
27.	Deposits payable on demand	$257 33	
29.	Debentures issued in Canada	36,200 05	
30.	Interest due and accrued on (29)	248 84	
			36,706 22
	Total liabilities		$477,442 96

Balance Sheet as at 31st December, 1899

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*)	Freehold land (including buildings) other than foregoing		$57,139 40
	B.—Debts Secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$397,676 57	
10. (*b*)	Debts secured by mortgaged land held for sale	18,856 09	
			416,532 66
	C.—Debts not above Enumerated for which the Corporation holds Securities as follows.		
14. (*b*)	Debts secured by stocks or bonds of any of the Provinces of Canada	$2,400 00	
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	233 41	
			2,633 41
	E.—Cash.		
31. (*a*)	On hand	$45 00	
32. (*b*)	In bank	992 49	
			1,037 49
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	Office furniture		100 00
	Total assets		$477,442 96

Cash Account.

Receipts for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	Total (Col. 4).
	A.—Balances from 31st December, 1898.	
	(*b*) Cash (not already shown under (1)) :—	
3.	(ii) In bank	$26,847 20
	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty :—	
10.	(i) Principal	83,417 07
11.	(ii) Interest	21,471 13
	(*b*) On other securities :	
12.	(i) Principal	118,950 00
	(ii) Interest	1,743 48
	D.—Receipts from Real Estate owned Beneficially by Corporation.	
17. (*b*)	Rents	2,280 80
	F.—Borrowed Money.	
27. (*c*)	Borrowed on Debentures	13,368 55
30. (*a*)	Law expenses	50 00
	Totals	$268,128 23

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.	Total (Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*	
1. (*a*) Loaned on mortgages of realty (including item 7 (*c*) if not separate account therefor)	$148,897 25
Municipal debentures	75,000 00
Ontario Government Annuities	10,350 00
Loans on stock	50 00
B.—*Expended on Stock Account.*	
8. Dividends paid on permanent stock	14,570 00
C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:*	
20. (*c*) Debentures issued in Canada: Principal, $10,600; interest, $1,392 45	11,992 45
D.—*Management Expenses (other than foregoing.)*	
25. (*a*) Salaries and fees	3,475 36
28. (*d*) Stationery, postage, printing and advertising	207 88
29. (*e*) Law costs	58 27
30. (*f*) Fuel, rent, taxes (other than in 7) and rates	219 66
31. (*g*) Travelling expenses	36 55
32. (*h*) Registration fee	50 00
E.—*Other Expenditures, viz.:*	
33. (*a*) Repairs, expenses of annual meeting, bank exchange and other items	193 04
34. (*b*) Ontario tax, etc	265 00
35. (*c*) Grant by shareholders	500 00
36. (*d*) Taxes on Real Estate vested in Company	1,225 28
F.—*Balance.*	
Cash on hand and in various banks	1,037 49
Totals	$268,128 23

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900? $9,100.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900? None.
3. Amount of other existing obligations of the Corporation which will mature in 1900? None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. $43,294.00.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits. None; on debentures, 4 2-5 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5 8-10 per cent; on other securities, 4 5-10 per cent.
7. Of the mortgages held by the Corporation $90,455.77 is on realty situate in Ontario, and $326,076.89 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account, $1,948.31.
9. Number and aggregate account of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? None.
10. Aggregate market value of the land mortgaged to the Corporation. Cannot say.
11. How often are the securities held by the Corporation valued? Every year.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; agent at Winnipeg, Man., $5,000, by Guarantee Company.
13. When were the accounts of the Corporation last audited? 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900? G. B. Sparling, M.A., Toronto; T. E. P. Trew, Toronto.

THE ROYAL LOAN AND SAVINGS COMPANY.

Head Office, Brantford, Ontario.

Incorporated under the Building Societies' Act (Consol. Stat. U. C., chap. 53) by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876. (Decl. Book I., 13.)

The lending and the borrowing powers are governed by the Loan Corporations' Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Royal Loan and Savings Company, of Brantford, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 138 Dalhousie Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Wm. Watt, Sr., President, Brantford ; February, 1899, February, 1900.
J. W. Digby, M.D., Vice-President, Brantford ; February, 1899, February, 1900.
C. B. Heyd, M.P., Director, Brantford ; February, 1899, February, 1900.
John Mann, Director, Brantford ; February, 1899, February, 1900.
A. J. Wilkes, Director, Brantford ; February, 1899, February, 1900.
Christopher Cook, Director, Brantford ; February, 1899, February, 1900.
John F. McLaren, Director, Brantford, February, 1899, February, 1900.
R. S. Schell, Manager and Secretary, Brantford.

A. Permanent capital stock : total amount authorized, $500,000 ; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	—		
		$	$	$	$ c.
1. Fully called	10,000	50	500,000	500,000	.....

List of Shareholders as at 31st December, 1899.

(Not Printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders and Shareholders).		
A—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $500,000; total paid thereon	$500,000 00	
4. (*b*) Dividends declared in respect of (1) but not yet paid	12,500 00	
5. (*c*) Reserve Fund in respect of (1)	75,000 00	
7. (*g*) Contingent Fund in respect of (1)	21,843 22	
		$609,343 22
Liabilities to the Public.		
27. Deposits payable on notice	$369,809 46	
28. Interest on deposits, due, or accrued or capitalized	1,523 62	
29. Debentures issued in Canada	332,132 36	
30. Interest due and accrued on (29)	5,037 99	
		708,503 43
Total liabilities		$1,317,846 65

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,080,014 80	
10. (*b*) Debts secured by mortgaged land held for sale	44,094 25	
11. (*c*) Interest due or accrued on item 9 and not included therein	23,471 13	
		$1,147,580 18
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Municipal bonds or debentures	$144,280 41	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	4,872 47	
		149,152 88
E.—Cash.		
31. (*a*) On hand	$ 2,916 65	
32. (*b*) In banks	18,196 94	
		21,113 59
Total assets		$1,317,846 65

Cash Account.

Receipts for the year ending 31st December, 1899.

		Total, (Col. 4.)
	I.—Received by the Corporation for its Own Use.	
	A.—Balances from the 31st December, 1898.	
2.	(i) On hand	$ 7,273 65
3.	(ii) In bank	13,436 40
	C.—Receipts on account investments, loans or debts.	
	(*a*) On mortgages of realty:—	
10.	(i) Principal	257,289 10
11.	(ii) Interest	54,362 59
	(*b*) On other securities:—	
12.	(i) Principal	56,168 37
13.	(ii) Interest on dividends	8,558 58
	C.—Receipts from real estate owned beneficially by Corporation.	
16.	(*a*) Sales (not included in any of foregoing items)	12,090 00
17.	(*b*) Rents	1,505 32
	F.—Borrowed Money.	
26.	(*b*) Borrowed by taking deposits	600,762 82
27.	(*c*) Borrowed on debentures	175,528 00
	Total	$1,186,974 83

Cash Account.

Expenditure for the year ending 31st December, 1899.

	I.—Expended on Corporation Account.	Total, (Col. 3.)
	A.—*Sums Loaned or Invested on Capital Account.*	
1.	(*a*) Loaned on mortgages of realty	$ 259,437 04
	(*b*) Loaned or invested in other securities, viz.:—	
2.	(i) On Company's stock	3,765 00
6.	(*c*) Transferred from mortgage to property account	23,446 35
7.	(*d*) Insurance and taxes advanced and repairs made on property mortgaged to the Corporation	2,356 43
	B.—*Expended on Stock Account.*	
8.	Dividends paid on permanent stock	30,000 00
	C.—*Borrowed Money other than foregoing or Interest thereon paid, viz.:*	
19.	(*a*) Deposits : Principal, $589,632.53 ; interest, $10,908.50	600,541 03
20.	(*c*) Debentures issued in Canada : Principal, $223,717.60 ; interest, $14,662.30	238,379 90
	D.—*Management expenses (other than foregoing.)*	
25.	(*a*) Salaries and fees	3,441 00
26.	(*b*) Commission or brokerage	768 33
28.	(*d*) Stationery, postage, printing and advertising	336 81
29.	(*e*) Law costs	338 85
30.	(*f*) Rent, Taxes (other than in 7) and rates	1,062 41
32.	(*h*) Registration fee	105 00
	F.—*Other Expenditure, viz.:*	
33.	(*a*) Repairs, telephone, etc	210 36
34.	(*b*) Inspector's costs, $112 65 ; Guarantee Co., $45.00	157 65
35.	(*d*) Fuel, light and water	77 37
36.	(*e*) Auditors' fees, $400.00 ; directors' fees, $885.00	1,285 00
	F.—*Balance.*	
37.	(*a*) Cash on hand $ 2,916.65	
	(*b*) Cash in various banks 18,196.94	21,113 59
41.	Written off contingent account during the year for losses on properties sold	212 71
	Totals	$1,186,974 83

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $131,404.36.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3 per cent.; on debentures, 4.848 per cent.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 4.976 per cent.; on other securities, 5 per cent.

7. Of the mortgages held by the Corporation all are on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1899, $23,446.35.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No., 5 ; amount, $21,259.

10. Aggregate market value of land mortgaged to the Corporation, $1,983,300.

11. How often are securities held by the Corporation valued? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000 ; accountant, $2,000 ; clerk, $1,000. By Guarantee Companies.

13. When were the accounts of the Corporation last audited? January, 1900, to end of December, 1899.

14. Names and addresses of the auditors respectively for 1899 and 1900 : Wm. Wilkinson, M.A., Brantford ; A. K. Bunnell, Brantford.

THE SCOTTISH-AMERICAN INVESTMENT COMPANY, LIMITED.

Head Office, Edinburgh, Scotland.

Chief agency for Ontario, No. 157 Bay street, Toronto.

Chief agent and attorney for Ontario (Power of Attorney, 2nd September, 1874, also Power of Attorney, 18th February, 1876): William Henry Lockhart Gordon, barrister-at-law.

Constating Instruments Filed.

Memorandum of Association and Articles of Association, under (Imp.) *Companies Act*, 1862 and 1867, both dated 29th March, 1873, and filed in the office of the Registrar of Joint Stock Companies, at Edinburgh, Scotland.

Amendments to the Memorandum of Association as confirmed on 23rd March, 1875.

Annual Statement.

Note.—The statement made to the Registrar of Loan Corporations is incomplete.

The following is a copy of the financial statement laid before the shareholders at the 27th annual general meeting held at Edinburgh, Scotland, on the 23rd February, 1900, the said statement having here added to it a column showing the equivalents in Canadian currency, at $4.87 to the £ sterling.

Balance Sheet as at 31st December, 1899

Liabilities.

	£ s. d.	£ s. d.	$ c.	$ c.
To share caiptal subscribed, 250,000 shares of £10 each	500,000 0 0		2,435,000 00	
" Capital paid in advance	16,799 0 0		81,811 13	
		516,799 0 0		2,516,811 13
" Reserve fund		400,000 0 0		1,948,000 00
" Insurance fund		10,000 0 0		48,700 00
" Debentures		304,309 0 0		1,481,984 83
" Debenture stock:—				
Bearing 4 per cent	1,078,643 0 0		5,252,991 41	
" Bearing 3½ per cent	505,000 0 0		2,459,350 00	
		1,583,643 0 0		7,712,341 41
" Accrued interest on debentures, debenture stock and uncalled capital paid up		9,517 17 2		46,351 97
" Sundry liabilities		2,212 3 9		10,773 34
" Balance at credit of revenue	59,431 9 5		289,431 26	
Less interim dividend, August, 1899.	25,000 0 0	34,431 9 5	121,750 00	167,681 26
		2,860,912 10 4		13,932,643 94

Balance Sheet as at 31st December, 1899.—*Continued.*

Assets.

	£ s. d.	£ s. d.	$ c.	$ c.
By Investments	2,636,358 9 9		12,839,065 83	
" Investments in this country, viz:—	112,473 18 5		547,747 99	
		2,748,832 8 2		13,386,813 82
£60,000 Consols	58,400 0 0		284,408 00	
£10,000 Bank of England stock	26,800 0 0		130,516 05	
£8,400 Midland Railway 2½ per cent. debenture stock	5,574 19 4		27,150 08	
£7,000 London & North Western Railway, 2½ per cent. debenture stock	5,647 9 1		27,503 10	
Office premises at 123 George St	16,051 10 0		78,170 81	
	112,473 18 5		547,747 99	
" Interest on investments accrued		23,173 0 7		112,852 65
" Cash in hand and at bankers, balance due by agents, bills receivable and sundry assets		81,305 14 9		395,958 94
" Coupons purchased		7,301 6 10		35,557 53
" Office furniture		300 0 0		1,461 00
		2,860.912 10 4		13,932,643 94

Revenue Account for the Year Ending 31st December, 1899.

Expenditure

$4.87 to £.

	£ s. d.	£ s. d.	$ c.	$ c.
To Interest, viz.:—				
On debentures	10,218 16 6		49,765 68	
On debenture stock	60,941 12 3		296,785 65	
On uncalled capital paid up	1,007 18 10		4,908 67	
		72,168 7 7		351,460 00
To Expenses, viz.:—				
Directors' and auditors' fees, advising board, salaries and wages	6,993 6 10		33,911 47	
Legal expenses	455 16 4		2,219 82	
Stationery, printing and incidental expenses	193 9 5		942 20	
Taxes, insurance, repairs, coal, gas, etc	290 14 4		1,415 94	
Travelling expenses	32 6 0		157 30	
Postage and telegrams	223 12 3		1,088 99	
Custody of securities in New York	206 3 8		1,004 11	
		8,365 8 10		40,739 83
To Income tax		2,315 0 9		11,274 23
Expenses of debentures, 1899		4 16 5		23 48
Amount carried to reserve fund		50,000 0 0		243,500 00
Balance		59,431 9 5		289,431 26
		192.285 3 0		936,428 80

Receipts.

	£ s. d.	$ c.
By Balance per directors last report	6,384 18 11	31,094 70
" Interest on investments	134,018 7 4	652,669 47
" Special stock dividend realised	15,452 2 6	75,251 87
" Profits and commissions earned	983 11 10	4,790 10
" Balance of profits on securities sold	34,956 9 11	170,238 15
" Rents received	420 15 0	2,049 07
" Transfer fees	68 17 6	335 44
	192,785 3 0	936,428 80

THE SECURITY LOAN AND SAVINGS COMPANY.

Head Office, St. Catharines, Ontario.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53) by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The corporate name was changed to The Security Loan and Savings Company in 1876 by 39 V. c. 64 (D); and also by Order in Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan Corporations Act, R. S. O., 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Security Loan and Savings Company, of St. Catharines, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 Ontario street, in the City of St. Catharines, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Thomas R. Merritt, President, St. Catharines; 1st February, 1899, 7th February, 1900.
Henry J. Taylor, Vice-President, St. Catharines; 1st February, 1899, 7th February, 1900.
John L. Ranney, Director, St. Catharines; 1st February, 7th February, 1900.
Edwin Goodman, Director, St. Catharines: 1st February, 1899, 7th February, 1900.
Judge Senkler, Director, 1st February, 1899, 7th February, 1900.
Robert Laurie, Director, 1st February, 1899, 7th February, 1900.
Chas. A. F. Ball, Director, Niagara; 1899, 1st February, 7th February, 1900.
E. F. Dwyer, Manager, Sec.-Treasurer, St. Catharines.

A. Permanent capital stock: Total amount authorized, $300,000; total amount subscribed, $275,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$ c.	$ c.	$ c.
1. Fully called	2,750	100	275,000 00	275,000 00	

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.		
Capital (Liabilities to Stockholders or Shareholders).		
A.—*Permanent Capital Stock or Shares.*		
1. (*a*) Ordinary joint stock capital fully called; total called, $275,000; total paid thereon	$275,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	6,875 00	
7. (*g*) Contingent fund in respect of (1)	5,463 73	
		$287,338 73
Liabilities to the Public.		
27. Deposits: Payable on demand, $274,263.80; payable on notice, $9,137.47	$283,401 27	
28. Interests on deposits, due or accrued or capitalized	8 673 67	
29. Debentures issued in Canada	27,222 59	
30. Interest due or accrued on (29)	1,616 16	
		320,913 69
Total liabilities		$608,252 42
Cr		
I.—Assets of which the Corporation is the Beneficial Owner.		
A.—*Immovable Property Owned Beneficially by Corporation.*		
5. (*b*) Freehold land (including buildings) other than foregoing. By quit claim deed	$4,453 33	
		$4,453 33
B.—*Debts secured by Mortgages of Land.*		
9. (*a*) Debts (other than item 10) secured by mortgages of land, including accrued interest	$510,497 59	
10. (*b*) Debts secured by mortgaged land held for sale, including interest charged	70,512 57	
		581,010 16
C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
14. (*b*) Debts secured by Municipal Bonds or Debentures	$1,272 25	
15. (*c*) Debts secured by Separate School debentures	3,547 25	
20. (*h*) Debts secured only by permanent stock or shares in the Corporation	11,953 15	
		16,772 65
E.—*Cash.*		
32. (*b*) In bank		5,626 28
F.—*Assets not Hereinbefore Mentioned.*		
37. (*a*) Office furniture		390 00
Total assets		$608,252 42

Cash Account

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.		(Col. 1.)
A.—*Balances from 31st December, 1898.*		
3. (*b*) Cash not already shown under (1) (ii) In bank		$27,475 72
C.—*Receipts on Account of Investments, Loans or Debts.*		
(*a*) On mortgages of realty:—		
10. (i) Principal		54,355 11
11. (ii) Interest		32,514 94
(*b*) On other securities:—		
12. (i) Principal		1,447 61
13. (ii) Interest or dividends		514 79
F.—*Borrowed Money.*		
23. (*b*) Borrowed by taking deposits		433,434 86
27. (*c*) Borrowed on debentures		10,500 00
G.—*Receipts from other sources, viz.:*		
30. (*a*) Interest from bank		522 10
Totals		$560,765 13

Cash Account.

Expenditure for the year ending 31st December, 1899.

	I.—Expended on Corporation Account.	Total, (Col. 4.)
	(A)—*Sums Loaned or Invested on Capital Account.*	
1.	(*a*) Loaned on mortgages of realty (including taxes and insurance)	$69,640 80
	(*b*) Loaned or invested in other securities, viz :	
2.	(i) Loans on shareholders' stock	6,800 00
	(ii) City of St. Catharines' Debentures	1,272 25
	B.—*Expended on Stock Account.*	
8.	Dividends paid on permanent stock	13,750 00
	C.—*Borrowed Money (other than foregoing) or Interest thereon Paid, viz.:*	
10.	(*b*) Deposits : Principal, $410,928.85 and interest $8,673.67	419,602 52
20.	(*c*) Debentures issued in Canada : Principal, $37,486.69 ; interest, $1,616.16	39,102 85
	D.—*Management Expenses (other than foregoing).*	
25.	(*a*) Salaries and fees	3,376 00
26.	(*b*) Commission or brokerage	231 95
28	(*d*) Stationery, postage, printing and advertising	116 17
29.	(*e*) Law costs	15 00
30.	(*f*) Fuel, rent, taxes, (other than in 7) and rates	416 28
31.	(*g*) Travelling expenses	21 60
32.	(*h*) Registration fees	80 00
	E.—*Other Expenditures, viz.:*	
33.	(*a*) Furniture	218 12
34.	(*b*) Life assurance	110 52
35.	(*c*) Provincial Tax	195 00
36.	(*d*) Repairs, improvements and sundries	139 79
	F.—*Balance.*	
37.	(*a*) Cash in bank	5,626 28
	Totals	$560,765 13

Miscellaneous Statement for the Year Ending 31st December, 1899

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $17,728.22.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $59,850.67.
5. Average rate of interest per annum paid by the Corporation during 1899. On deposits, 3.04 per cent.; on debentures, 3.72 per cent.
6. Average rate of interest per annum received by the Corporation during 1899. On mortgages of realty, 5.27 per cent.; on other securities, 4.84 per cent.
7. Of the mortgages held by the Corporation $588,463.49 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $2,384.46.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899—number, 6 ; amount, $30,721.43.
11. How often are the securities held by the Corporation valued. Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-treasurer, $10,000 ; Accountant and Teller, $2,000 ; Assistant, $2,000.
13. When were the accounts of the Corporation last audited? January, 1900.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed)? Wm. Thompson and Robert Fowlie, both of St. Catharines, Ont.

THE SIMCOE LOAN AND SAVINGS COMPANY.

Head Office, Barrie, Ontario.

The declaration of incorporation was filed with the Clerk of the Peace for the County of Simcoe on the 18th April, 1896. The incorporation was affected under the Building Societies Act, R. S. O. 1887, c. 169, s. 2, as amended by 56 V. c. 31, s. 1, which added to the said section 2 subsection 3 as follows :—

"(3) No society constituted or incorporated under this section after the first day of June, 1893, shall have power to loan money or to transact a loaning business or carry on its operations outside the limits of the county in which the society is constituted or incorporated."

By virtue of the above provision, which was continued by the Loan Corporations Act, R. S. O. 1897, c. 205 ; s. 8 (3, 4) the Company was until 31st May, 1899, a Local Loan Corporation, limited in its operations to the County of Simcoe. The company having fulfilled the requirements of the said section, was, by Letters Patent of Ontario, bearing date 31st May, 1899, relieved from the above restriction of its operation.

The lending and the borrowing powers are governed by the Loan Corporations Act.

Annual Statement

Of the conditions and affairs of the Simcoe Loan and Savings Company of Barrie, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 95 Dunlop street, in the Town of Barrie, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Hon. Charles Drury, President, Oro, Ont.
C. H. Ross, Vice-President, Barrie, Ont.
E. E. Williams, Director, Barrie, Ont.
Geo. Ball, Director, Barrie, Ont.
O. H. Lyon, Managing Director, Secretary, Barrie, Ont.

A. Permanent capital stock : total amount authorized, $250,000 ; total amount subscribed, $110,050, as more particularly set out in Schedule A hereto.

Schedule A.

(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	2,201	50	110,050	105,050	5,000

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: total called, $110,050; total paid thereon	$105,050 00	
C.—Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:		
24. Unappropriated profits	5,691 50	
		$110,741 50
Liabilities to the Public.		
27. Deposits payable on notice	$126,901 15	
28. Interest on deposits, accrued, 8 months	987 74	
		127,888 89
Total liabilities		$238,630 39

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*b*) Debts (other than item 10) secured by mortgages of land	$157,147 50	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein	5,743 97	
		$162,891 47
C.—Debts not above Enumerated for which the Corporation Holds Securities as follows.		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$9,110 76	
22. (*j*) Debts secured by life insurance policies	60,026 28	
		69,137 04
D.—Unsecured Debts.		
27. (*a*) Depositor's overdraft, casual		200 76
E.—Cash.		
31. (*a*) On hand	$359 65	
32. (*b*) In bank	5,053 73	
		5,413 38
Total assets		$237,642 65

Cash Account.

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.			
A.—Balances from 31st December, 1898.			
1. (*b*) Cash not already shown under (1).	(Col. 1)	Total, (Col. 4.)	
2. (i) On hand	$223 01		
3. (ii) In bank	1,210 85		
		$1,433 86	
B.—Sums received wholly or partly on Capital Stock.			
4. (*a*) Calls on joint stock capital	$5,028 00	5,028 00	
C.—Receipts on Account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:			
10. (i) Principal	$45,602 40		
11. (ii) Interest	10,496 01		
(*b*) On other securities:			
(i) Principal	41,226 27		
13. (ii) Interest or dividends	5,696 91		
(*c*) Unsecured debts:			
14. (i) Principal	20 78		
		103,042 37	
E.—Miscellaneous.			
18. (*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)		311 86	
F.—Borrowed Money.			
25. (*a*) Bank or other advances, discounts or overdrafts	$16,214 84		
26. (*b*) Borrowed by taking deposits	70,115 68		
		86,330 52	
Totals		$196,146 61	

Cash Account.

Expenditure for the year ending 31st December, 1899.

	I.—Expended on Corporation Account.	(Col. 1.)	Total, (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty	$47,860 00	
	(*b*) Loaned or invested in other securities, viz.:—		
2.	(i) Depositors' overdraft	88 67	
3.	(ii) On life insurance policies	61,494 28	
	(*c*) Insurances or taxes advanced on property mortgaged to the Corporation	37 85	
			$109,480 80
	B.—*Expended on Stock Account*		
8.	Dividends paid on permanent stock. (*Extend into Column 1*)	$5,252 50	5,252 50
	C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:*		
18.	(*a*) Bank account (principal and interest)	16,430 59	
19.	(*b*) Deposits: Principal, $52,645.91; interest, $4,550.12	57,196 03	
			73,626 62
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees	$1,386 93	
26.	(*b*) Commission or brokerage	307 31	
28.	(*d*) Stationery, postage, printing and advertising	31 75	
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	210 32	
32.	(*h*) Registration fees and letters patent	57 00	
33.	(*i*) Ontario tax	130 00	
34.	(*j*) Dominion incorporation	250 00	
			2 373 31
	F.—*Balance.*		
37.	(*a*) Cash on hand	$359 65	
	(*b*) Cash in bank	5,053 73	
			5,413 38
	Totals		$196,146 61

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $39,894.44.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4.24 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6 per cent.; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
10. Aggregate market value of the land mortgaged to the Corporation, $245,016.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? January, 1900.
14. Names and addresses of the auditors respectively for 1899, J. L. Barnum, Barrie, Ont.

THE SOUTHERN LOAN AND SAVINGS COMPANY.

Head Office, St. Thomas, Ont.

Incorporated under the Building Societies Act, (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Elgin, on the 24th November, 1870. The original corporate name was "The Southern Counties Permanent Building and Savings Society."

That corporate name was changed to "The Southern Loan and Savings Company" by an Order in Council of Ontario, dated 10th April, 1879.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Southern Loan and Savings Company of St. Thomas, Ont., as at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 250 Talbot street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Wm. Mickleborough, President, St. Thomas; 2nd February, 1899; 1st February, 1900.
Shelton Weldon, Director, London; 2nd February, 1899; 1st February, 1900.
W. Armstrong, Director, St. Thomas; 2nd February, 1899; 1st February, 1900.
W. E. Leonard, Director, St. Thomas, 2nd February, 1899; 1st February, 1900.
R. Haight, Director, Union; 2nd February, 1889; 1st February, 1900.
T. Futcher, Director, St. Thomas; 2nd February, 1899; 1st February, 1900.
D. R. Ferguson, Director, St. Thomas; 2nd February, 1899; 1st February, 1900.
J. W. Stewart, Manager, St. Thomas.

A. Permanent capital stock: total amount authorized, $400,000; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$ c.
1. Fully called	8,000	50	400,000	400,000	.....

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called: total called, ... total paid thereon		$400,000 00	
6. (*f*) Reserve fund in respect of (1)		64,000 00	
7. (*g*) Contingent fund in respect of (1)		4,769 20	
			$468,769 20
Liabilities to the Public.			
27. Deposits payable on notice		$340,875 43	
29. Debentures issued in Canada		183,500 00	
30. Interest due and accrued on (29)		3,443 15	
37. Owing to banks (including interest due and accrued)		12,568 26	
			540,386 84
Total liabilities			$1,009,156 04

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property owned beneficially by the Corporation.			
1. (*a*) Office premises at St. Thomas, Ont.		$12,178 25	
5. (*b*) Freehold land (including buildings)		18,370 83	
			$30,549 08
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$961,669 58	
10. (*b*) Debts secured by mortgaged land held for sale.		12,408 19	
			974,077 77
12. (*d*) Of the debts mentioned in items 9 and 10 the sum of $3,172.76 is due by directors or officers of the Corporation.			
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$4,529 19		4,529 19
Total assets			$1,009,156 04

Cash Account.

Receipts for year ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.			
A.—Balances from 31st December, 1898.			
(*b*) Cash (not already shown under (1)):—			
3. (ii) In banks			$13,413 01
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On mortgages of Realty:—			
10. (i) Principal and interest			170,878 08
(*b*) On other securities:—			
12. (i) Principal			1,555 76
13. (ii) Interest			376 39
D.—Receipts from Real Estate owned beneficially by Corporation.			
16. (*a*) Sales (not included in any of foregoing items)			
17. (*b*) Rents			4,929 64

Cash Account—*Continued.*

	E.—*Miscellaneous.*	
19.	(*b*) Premium or bonus on loans	105 04
	F.—*Borrowed Money.*	
25.	(*a*) Bank advances	12,568 26
26.	(*b*) Borrowed by taking deposits	376,652 65
27.	(*c*) Borrowed on debentures	113,750 00
	G.—*Receipts from Other Sources, viz.* :	
	(*a*) Loan Company deposit and interest withdrawn	18,259 90
30.	(*c*) Travelling allowance received from borrowers, sundries	59 59
	Totals	$712,548 32

Expenditure for the year ending 31st December, 1899.

	I.—Expended on Corporation Account.	Col. 1.	Col. 4.
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty		$191,522 78
6.	(*c*) Real estate, insurance, taxes and repairs		3,786 42
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$24,000 00	24,000 00
	C.—*Borrowing Money (other than foregoing) or Interest Thereon paid, viz.* :		
18.	(*a*) Bank account (principal and interest)		32 62
19.	(*b*) Deposits: principal, $417,025.44; and interest, $365.34		417,390 78
20.	(*c*) Debentures issued in Canada: principal, $47,300.00; interest, $4,842.78		52,142 78
	D.—*Management Expenses (other than foregoing)*:		
25.	(*a*) Salaries and fees	$2,984 90	
26.	(*b*) Commission or brokerage	1,387 12	
28.	(*d*) Stationery, postage, printing and advertising	315 35	
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	1,076 37	
31.	(*g*) Travelling expenses and Inspector's salary	455 95	
32.	(*h*) Registration fees	75 00	
			6,294 69
	E.—*Other Expenditures, viz.:*		
33.	(*a*) Office premises		9,378 25
34.	(*b*) Deposit with Loan Company		8,000 00
	Totals		$712,548 32

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $51,250.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3 per cent.; on debentures, 4.02 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.80 per cent.; on other securities, 5.70 per cent.
7. Of the mortgages held by the Corporation $961,669.58 is on realty situate in Ontario; and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899 $4,394.63.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899—number, 4; amount, $8,633.97.
10. Aggregate market value of the land mortgaged to the Corporation, $1,558,750.
11. How often are the securities held by the Corporation valued? Continually under revision.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000; accountant, $10,000.
13. When were the accounts of the Corporation last audited? 19th January, 1900.
14. Names and address of the auditors respectively for 1899 and 1900: E. McCrone and E. H. Caughell, St. Thomas.

THE SOUTHWESTERN FARMERS' AND MECHANICS' SAVINGS AND LOAN SOCIETY.

Head Office, St. Thomas, Ontario.

Incorporated under The Building Societies' Act (Consol. Stat. U. C. chap. 53) by declaration filed with the Clerk of the Peace for the County of Elgin, on the 24th November, 1874.

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Southwestern Farmers' and Mechanics' Savings and Loan Society of St. Thomas, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 292 Talbot street, in the city of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, were as follows, together with their respective terms of office :

E. W. Gustin, M.D., President, St. Thomas ; 1st February, 1899 ; 7th February, 1900.
M. A. Gilbert, Vice-President, St. Thomas ; 1st February, 1899 ; 7th February, 1900.
Robert Kains, M.D., Director, St. Thomas ; 1st February, 1899 ; 7th February, 1900.
John Campbell, Director, St. Thomas ; 1st February, 1899 ; 7th February, 1900.
Peter Couse, Director, St. Thomas ; 1st February, 1899 ; 7th February, 1900.
James Marlatt, Director, St. Thomas ; 1st February, 1899 ; 7th February, 1900.
John Dodd, Director, St. Thomas ; 1st February, 1899 ; 7th February, 1900.
W. E. Leonard, Manager Secretary, St. Thomas.

A.—Permanent capital stock : Total amount authorized, no limit fixed ; total amount subscribed, $193,800, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$ c.	$ c.
1. Fully called	3,826	50	191,300	191,300 00	
3. Instalment (payable by fixed periodical payments, and still in process of payment).	50	50	2,500	1,655 12	844 88
Totals.....	3,876	....	193,800	192,955 12	844 88

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders)		
A.—Permanent Capital Stock or Shares.		
1. (*n*) Ordinary joint stock capital fully called ; total called $.. ..... total paid thereon	$192,955 12	
4. (*d*) Dividends declared in respect of (1) but not yet paid..	5,737 55	
6. (*f*) Reserve fund in respect of (1)	16,000 00	
7. (*g*) Contingent fund in respect of (1).....	3,371 07	
		$218 063 74
Liabilities to the Public.		
27. Deposits payable on notice.....	$197,591 47	
29. Debentures issued in Canada.....	152,900 00	
30. Interest due and accrued on (29).....	2,863 93	
		$353,355 40
Total liabilities		$571,419 14

Balance Sheet as at December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$545,209 83	
10. (*b*) Debts secured by mortgaged land held for sale	6,851 85	
		$552,061 68
C.—Debts not above enumerated for which the Corporation hold securities as follows :		
20. (*h*) Debts secured only by permanent stock or shares of the corporation		78 49
E.—Cash.		
32. (*a*) In bank.....		19,278 97
Total		$571,419 14

Cash Account.

Receipts for the year ending 31st December, 1899

I.—Received by the Corporation for its Own Use.		
A.—Balance from the 31st December, 1898.		Total Col. 4.
3. (ii) In bank.....		$38,790 01
B.—Sums received wholly or partly on Capital Stock.		
4. (*a*) Calls on joint stock permanent capital....		752 70
C.—Receipts on Account of Investments, Loans or Debts.		
(*a*) On mortgages of realty :—		
10. (i) Principal.....		91,814 70
(*b*) On other securities :—		
12. (i) Principal (stock loans).		184 00
13. (ii) Interest or dividends.....		16 42
F.—Borrowed Money.		
26. (*b*) Borrowed by taking deposits		298,839 11
27. (*c*) Borrowed on debentures		99,800 00
G.—Receipts from other sources, viz.:		
30. (*b*) Bank interest.....		596 52
Totals		$530,793 46

Cash Account.

Expenditure for the year ending 31st December, 1899

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1.	(*a*) Loaned on mortgages of realty, insurance or taxes advanced on property mortgaged to the Corporation	$123,522 48
6.	(*c*) Real estate taxes, insurance and repairs	211 85

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	11,337 45

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

19.	(*b*) Deposits: Principal, $311,711.16; Interest, $156.42	311 867 58
20.	(*c*) Debentures issued in Canada: Principal, $56,600.00; Interest, $4,579.55	61,179 55

D.—*Management Expenses (other than foregoing.)*

25.	(*a*) Salaries and Fees	1,748 00
26.	(*b*) Commission or Brokerage	779 99
28.	(*d*) Stationery, Postage, printing and advertising	79 52
29.	(*e*) Law costs	2 00
30.	(*f*) Fuel, rent, taxes (other than in 7), and rates	630 07
31.	(*g*) Travelling expenses	76 00
32.	(*l*) Registration fees	80 00

F.—*Balance.*

	(*b*) Cash in various banks	19,278 97
	Totals	$530,793 46

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $33,700.

3. Amount of other existing obligations of the Corporation which will mature in 1900, none except deposits.

5. Average rate of interest per annum paid by the Corporation during 1899, on deposits 3 per cent.; on debentures, 4.116 per cent.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty. 5.41 per cent.

7. Of the mortgages held by the Corporation $545,209.83 is on realty situate in Ontario, and $..... is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1899. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. Number, 3; amount, $4,312.28.

10. Aggregate market value of the land mortgaged to the Corporation, $934,900.00.

11. How often are the securities held by the Corporation valued? Annually, in December; sometimes in June; properties are reinspected when thought necessary.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager $10,000; clerk, $5,000. By private sureties.

13. When were the accounts of the Corporation last audited? Monthly audits were made, and up to 31st December, 1899.

14. Names and addresses of the auditors respectively for 1899 and 1900; Edward McCrone, St. Thomas; D. K. McKenzie, St. Thomas.

THE STANDARD LOAN COMPANY.

Head Office, Toronto, Ont.

Incorporated under the Building Societies' Act, (Consol Stat. U. C. chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, on 14th February, 1873, Decl. Book II., 133) The original corporate name was "The Orangeville Building and Loan Association," which name was by Order-in-Council of Ontario, dated 19th May, 1898, changed to the Standard Loan Company. By the same Order-in-Council the head office was changed from Orangeville to Toronto.

The lending and the borrowing powers are governed by the Loan Corporations Act. R.S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the above Corporation at the 31st December, 1899 and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 14 King street west, in the City of Toronto.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

J. P. Whitney, Q.C., M.P.P., President, Morrisburg ; 18th January, 1899, 17th January, 1900.
Alex. Sutherland, D.D., Vice-President, Toronto ; 18th January, 1899, 17th January, 1900.
Chas. O'Connor, Q.C., Vice-President, Ottawa ; 18th January, 1899, 17th January, 1900.
T. R. Atkinson, Director, Simcoe ; 18th January, 1899, 17th January, 1900.
H. McC. Hart, Director, Halifax ; 18th January, 1899, 17th January, 1900.
Alex. Fraser, Director, Toronto ; 18th January, 1899, 17th January, 1900.
W. S. Dinnick, Manager, Toronto.

A. Permanent capital stock : Total amount authorized, $1,000,000 ; total amount subscribed, $281,900.

Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	85	100	8,500	8,500	
2. Partly called	2,734	100	273,400	53,515	
	2,819	.....	281,900	62,015	.....

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

1.	(*a*) Ordinary joint stock capital fully called: Total called $8,500; total paid thereon..	$ 8,500 00
2.	(*b*) Ordinary joint stock capital called; total called, $53,515 00; total paid thereon....	53,515 00
4.	(*d*) Dividends declared in respect of (1), (2) but not yet paid	902 56
5.	(*e*) Unappropriated profits in respect of (1) and (2)	52 54

Liabilities to the Public, None.

Total liabilities	$62,970 10

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

E.—*Cash.*

32.	(*b*) Special deposit in Trusts and Guarantee Company	$45,201 33

F.—*Assets not Hereinbefore Mentioned.*

37.	(*a*) Organization, charter, &c.....	17,768 77
	Total assets	$62,970 10

Cash Account.

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.	(Col. 3.)
B.—*Sums received wholly or partly on Capital Stock.*	
4. (*a*) Calls on Permanent Capital	$ 62,015 00
G.—*Receipts from other sources.*	
30. (*a*) Interest on special deposits with Trusts and Guarantee Companies.....	955 10
Totals.....	$62,970 10

Expenditures for the year ending 31st December, 1899.

I.—Expended on Corporation Account.	(Col. 1.)
D.—*Management Expenses (other than foregoing.)*	
25. (*a*) Salaries and Fees	$ 105 00
28. (*d*) Stationery, Postage, Printing and Advertising, etc	1,131 79
31. (*g*) Travelling Expenses.....	25 00
E.—*Other Expenditures, viz.:*	
33. (*a*) Organization, etc	16,361 98
36. (*d*) Office furniture	145 00
F.—*Balance.*	
27. (*a*) Cash on special deposit with Trusts and Guarantee Company.....	45,201 33
Totals	$62,970 10

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. None.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits and debentures, none ; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, none ; on other securities, none.
7. Of the mortgages held by the Corporation, all are on realty situate in Ontario. None.
8. Loans written off or transferred to real estate account during 1899. None.
9. Number and aggregate amount of the mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. None.

13. When were the accounts of the Corporation last audited? To 31st December, 1899.
14. Names and address of the Auditors respectively for 1899 and 1900 (if appointed). For 1899, Harry Vigeon, F.C.A., Toronto ; for 1900, Harry Vigeon, F.C.A. and W. A. Smith, Toronto.

THE STAR LOAN COMPANY.

Head Office, St. Thomas, Ont.

Incorporated under the Building Societies Act, R. S. O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Elgin, on the 23rd August, 1881. (Decl. Book I., 3.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O., 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Star Loan Company, of St. Thomas, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 205 Talbot street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of nine directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Hon. D. Mills, President, Ottawa ; 25th January, 1899, January, 1900.
J. P. Finlay, C. B. Spohn, } Vice-Presidents, St. Thomas, 21st September, 1898, January, 1900.
Edwin Nicholl, Director, St. Thomas, Ont.; 15th September, 1897, January, 1900.
Donald Turner, Director, Southwold Station ; 15th September, 1897, January, 1900.
R. P. Hepburn, Director, Union ; 21st September, 1898, January, 1900.
J. A. Bell, Director, St. Thomas ; 25th January, 1899, January, 1901.
J. P. Martyn, Director, St. Thomas ; 15th September, 1897, January, 1900.
C. Macdougall, Q.C., Director, St. Thomas ; 25th January, 1899, January, 1901.
D. M. Tait, Manager, St. Thomas.

A. Permanent capital stock : total amount authorized, $270,000 ; total amount subscribed, $270,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by the virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par val. of shares	——		
		$	$	$	$
1. Fully paid and in process of payment	2,700	100	270,000	249,537 18	20,462 82

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1. (*a*)	Ordinary joint stock capital fully called: total called, $270,000; total paid thereon	$249,537 18	
5. (*e*)	Unappropriated profits	1,900 00	
6. (*f*)	Reserve Fund in respect of (1), (2)	15,000 00	
7. (*g*)	Contingent Fund in respect of (1), (2)	8,000 00	
			$274,437 18
	Liabilities to the Public.		
27.	Deposits payable on notice	$232,716 52	
40.	Other liabilities to the public, viz.:		
41.	(a) Solicitors account, etc	100 00	
			$232,816 52
	Total liabilities		$507,253 70

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*)	Office premises situate as follows:		
2.	(i) At St. Thomas held in freehold	$2,400 00	
			$2,400 00
	B.—Debts Secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$465,185 99	
10. (*b*)	Debts secured by mortgaged land held for sale	1,500 00	
			466,685 99
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*)	Debts secured by municipal bonds or debentures	$211 85	
20. (h)	Debts secured only by permanent stock or shares of the Corporation	17,604 32	
			$17,816 17
	E.—Cash.		
32. (*b*)	In bank		20,198 34
	F.—Assets not hereinbefore mentioned		
37. (*a*)	Rents		153 20
	Total Assets		$507,253 70

Cash Account.

Receipts for the year ending 31st December, 1899.

		Col. 1.	Col. 3.	Col. 4.
	I.—Received by the Corporation for its Own Use.			
	A.—Balances from 31st December, 1898.			
1, (*a*)	Cash: In bank			$16,844 93
	In Atlas Loan Co.			12,848 95
	B.—Sums Received Wholly or Partly on Capital Stock.			
4. (a)	Calls on Joint Stock Permanent Capital		$3,322 83	3,322 83
	C.—Receipts on Account of Investments, Loans or Debts.			
	(a) On Mortgages of realty and stock:—			
10.	(i) Principal		60,061 24	60,061 24
11.	(ii) Interest	25,251 72		25,251 72
	D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17. (*b*)	Rents	326 83		326 83
	F.—Borrowed Money.			
26. (*b*)	Borrowed by taking deposits		180,591 10	180,591 10
	Totals	$25,578 55	$243,975 17	$299,247 63

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1. (*a*) Loaned on mortgages of realty		77,309 36	
(*b*) Loaned or invested in other securities, viz.:			
2. i) On the Company's stock		1,830 00	
7. (*d*) Loss on real estate sold		1,082 20	
			$80,721 56

B.—*Expended on Stock Account.*

8. Dividends paid on permanent stock	$ 14,909 00		14,909 00

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

19. (*b*) Deposits: principal $173,310.71; interest, $7,595.62	7,595 63	173,310 71	180 906 34

D.—*Management expenses (other than foregoing).*

25. (*a*) Salaries and fees	1,218 00		
26. (*b*) Commission	230 39		
28. (*d*) Stationery, postage, printing and advertising	101 86		
30. (*e*) Law costs	73 76		
1. (*f*) Fuel, rent, taxes (other than in 7) and rates	176 32		
32. (h) Registration fees	57 00		
Ontario tax	195 00		
Municipal tax	323 06		
Directors' fees	137 00		
			2,512 39

F.—*Balance.*

(*b*) Cash in bank			1,440 99
" Atlas Loan Company			18,757 35
Totals	$25,017 02	$254,032 27	$299,247 63

Miscellaneous Statement for the Year Ending 31st December, 1899

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. About $90,000.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, June, 1899, 3.43 per cent.; December, 1899, 3.60 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, about 5.75 per cent.
7. Of the mortgages held by the Corporation $184,502.16 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899. Written off to effect settlement, $1 082.20.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. None.
10. Aggregate market value of the land mortgaged to the Corporation. $670,000.
11. How often are the securities held by the Corporation valued? When necessary.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? To December 31st, 1899, monthly.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed), S. H. Palmer, St. Thomas; J. H. McGeary, St. Thomas.

THE TORONTO MORTGAGE COMPANY.

Head Office 13 Toronto Street, Toronto.

This Company was under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

For the Building and Loan Association see *Loan Corporations Statements* for the year ending 31st December, 1898, p 55.

For the Union Loan and Savings Company see *Ibid*, p. 339.

The agreement for the amalgamation of these Companies under the new corporate name of *The Toronto Mortgage Company* was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies on the 15th December, 1899 and was assented to by the Lieutenant Governor in Council of the Province of Ontario by Order in Council dated 15th December, 1899.

Annual Statement

Of the conditions and affairs of The Toronto Mortgage Company of Toronto, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is at No. 13 Toronto Street in the City of Toronto in the Province of Ontario.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Larratt W. Smith, Q.C., D.C.L., President, Toronto; 15th December, 1899; 14th February, 1900
Andrew J. Somerville, Vice-President, Toronto; 15th December, 1899; 14th February, 1900.
Wellington Francis, Director, Toronto; 15th December, 1899; 14th February, 1900.
William Mortimer Clark, Director, Toronto; 15th December, 1899; 14th February, 1900.
Casimir S. Gzowski, Director, Toronto; 15th December, 1899; 14th February, 1900.
Thomas Gilmour, Director, Toronto; 15th December, 1899; 14th February, 1900.
George Martin Rea, Director, Montreal; 15th December, 1899; 14th February, 1900.
Thomas R. Wood, Director, Toronto; 14th January, 1900; 14th February, 1900.
Walter Gillespie, Manager and Secretary, Toronto.

A. Permanent capital stock: total amount authorized, $1,445,860; total amount subscribed, $1,120,860 as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$	$
1. Fully called	13,500	50	675 000	675,000	.....
2. Partly called	9,908	45	445,860	49,540	396,320
Total	23,408		1,120,860	724,540	396,320

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary Joint Stock Capital fully called; total called $675,000; total paid thereon	$675,000 00	
2.	(*b*) Ordinary Joint Stock capital partly called: total called, $49,540; total paid thereon	49,540 00	
4.	(*d*) Dividends declared in respect of (1) and (2) but not yet paid	18,113 50	
5.	(*e*) Unappropriated profits in respect of (1) and (2)	187 00	
6.	(*f*) Reserve fund in respect of (1) and (2)	250,000 00	
7.	(*g*) Contingent fund in respect of (1) and (2)	3,438 03	$996,278 53
	Liabilities to the Public.		
27.	Deposits and interest	$178,582 55	
29.	Debentures issued in Canada	252,670 00	
30.	Interest due and accrued on (29)	4,753 81	
31.	Debentures issued elsewhere than in Canada	1,348,081 96	
32.	Interest due and accrued on (31)	7,648 46	
40.	Other liabilities to the public, viz.:		
41.	(*a*) Sundry unpaid accounts	452 84	1,792,189 62
	Total liabilities		$2,788,468 15

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1.	(*a*) Office premises situate as follows:—		
2.	(i) At 13 Toronto Street, Toronto, held in freehold	$100,000 00	
	(ii) At 28 and 30 Toronto Street, Toronto, held in freehold		
5.	(*b*) Freehold land (including buildings) other than foregoing	392,751 17	
6.	(*c*) Leasehold land (including buildings) other than foregoing	81,089 10	$503,840 27
	B.—Debts Secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	1,762,589 65	
10.	(*b*) Debts secured by mortgages of land held for sale	334 293 36	2,096,883 01
	C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
16.	(*d*) Debts secured by City of Toronto debentures	73,000 00	
20.	(*h*) Debts secured only on permanent stock or shares of the corporation	10.793 20	83,793 20
	E.—Cash.		
31.	(*a*) On hand	569 34	
32.	(*b*) In bank	103,382 33	103,951 67
	Total assets		$2,788,468 15

Cash Account

Receipts for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1898.		
	(*b*) Cash not already shown under (1):		
2.	(i) On hand		$626 88
3.	(ii) In bank		50,779 24
	B.—Sums received wholly or partly on Capital Stock.		
4.	(*a*) Calls on joint stock permanent capital		35 00
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal		481,483 53
11.	(ii) Interest		144,448 01
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(*b*) Rent from Company's buildings		1,837 05
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits		305,384 14
27.	(*c*) Borrowed on debentures		249,150 39
	G.—Receipts from other sources.		
30.	(*a*) Sundry interest, profits on exchange, etc		2,961 67
	Totals		$1,236,705 91

Cash Account.

Expenditure for the year ending 31st December, 1899.

I. Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 4.)
1.	(*a*) Loaned on mortgages of realty, etc., and other securities	$92,539 64

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	36,226 20

C.—Borrowed Money (other than foregoing) or interest paid thereon, viz. :—

10.	(*b*) Deposits : Principal, including interest	353,034 53
20.	(*c*) Debentures redeemed in Canada : Principal, $90,150 ; interest, $13,183.42	103,333 42
21.	(*d*) Debentures redeemed elsewhere : Principal, $461,009.13 ; interest, $60,707.88	521,717 01

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries and fees	12,029 26
26.	(*b*) Commission or brokerage and inspection expenses	4,829 53
28.	(*d*) Stationery, postage, printing and advertising	1,969 07
30.	(*f*) Fuel, rent, taxes (other than 7) and rates	2,738 67
32.	(*h*) Registration fees	280 00

E.—Other Expenditures, viz.:

33.	(*a*) Amalgamation expenses, etc	4,056 91

F.—Balance.

27.	(*a*) Cash on hand	$569.34	
	(*b*) Cash in various banks	103,382 33	
			103,951 67
	Totals		$1,236,705 91

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $78.700.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1900, $460,496.16.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.312 per cent. ; on debentures, 3.981 per cent.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $191,700.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5 per cent. ; on other securities, from 3½ per cent.
7. Of the mortgages held by the Corporation, $2,380,931.44 is on realty situate in Ontario, and $203,585.04 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $62,646.65.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899 : No., 35 ; amount, $97,083.
10. Aggregate market value of the land mortgaged to the Corporation, $4,500,000, estimated.
11. How often are the securities held by the Corporation valued ? Mortgages yearly, properties as occasion requires.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All except two in sums from $1.000 to $5,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited ? Up to 31st December. 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed) ? For 1899, E. R. C. Clarkson, F.C.A., and Edward B. Freeland, Henry W. Eddis, F.C.A., and John M. Martin, Toronto ; for 1900, E. R. C. Clarkson, F.C.A., and Henry W. Eddis, F.C.A., Toronto.

THE TRUST AND LOAN COMPANY OF CANADA.

Head Office, London, England.

Chief Agency for Ontario, 25 Toronto street, Toronto.

Chief Agent of Ontario (Power of Attorney 15th December, 1898), James O'Neil Ireland.

Commissioners and Commissioner for conducting the affairs of the Company in Canada, and more particularly for the purposes set out in the Power of Attorney, dated 15th December, 1898, James O'Neil Ireland, Toronto; Richard Doyne MacDonnell, Winnipeg, and Lourenco Edye, Colonel, Montreal, jointly, and each of them separately, and the survivors and survivor of them

Constating Instruments.

1843. 7 Vic c. 63 of the Province of Canada: An Act for Incorporating and Granting Certain Powers to the Upper Canada Trust and Loan Company. (9th December, 1843)

1844. Deed of Settlement. (1st June, 1844.)

1845. 9 Vic. chap. 96 (Province of Canada): An Act to amend and Extend Certain Provisions of 7 Vic. c. 63 (13th March, 1845)

1845. 13th November, Royal Charter (England).

1850. 14 Vic. chap 138 (Province of Canada): An Act to Alter and amend 7 Vic. c. 63 and 9 Vic. c. 96 (10th August, 1850.)

1858. 22 Vic. c. 132 (Province of Canada): An Act to amend and Extend 7 V. c. 63, 9 V. c. 96 and 14 V. c. 138 (16th August, 1858.)

1862. 25 V. c. 72 (Province of Canada): An Act for facilitating the conveyance by the Trust and Loan Company of Upper Canada of lands in the Province of Canada, by and through their Commissioners or Attorneys. (9th June, 1862.)

1868 9. 32 Vic. c. 65 (Province of Ontario): An Act to amend 25 V. c. 72 (Province of Canada) by declaring the intention of the same, and Confirming Conveyances made by the Trust and Loan Company thereunder. (23rd January, 1869.)

1872 20th February. Supplementary Royal Charter (England): Changing the corporate name until 25th March, 1872, to "The Trust and Loan Company of Upper Canada," and from and after the 25th March, 1872, to "The Trust and Loan Company of Canada;" also changing the principal place of business in Canada from Kingston to Toronto, etc.

1882. Chap. 111 (Dominion of Canada): An Act for amending the Acts relating to the Company and for enlarging its powers. (17th May, 1882.) This Act extends the powers of the Company to the whole Dominion, and empowers it to issue debenture stock.

1882. 45 Vic. c. 51 (Province of Manitoba).

As to borrowing powers see above instruments, and particularly Arts. 68 and 82 of Royal Charter (13th November, 1845)

Annual Statement

Of the condition and affairs of the Trust and Loan Company of Canada at the 30th September, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 7 Great Winchester street, in the City of London, England.

The chief agency for Ontario is situated at No. 25 Toronto street, in the City of Toronto, in the Province of Ontario

The chief agent and attorney for Ontario is James O'Neil Ireland, and his address is 25 Toronto street, Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for three years.

The directors and chief executive officers of the Corporation at the 30th September, 1899, were as follows, together with their respective terms of office:

Charles Morrison, President, London, Eng.; May, 1897; May, 1900.
James Dickson, Deputy Chairman, Stoke Poges, Slough, Eng.; May, 1899; May, 1902.
The Lord Stratheden and Campbell, Director, London, Eng.; May, 1898; May, 1901.
Admiral Field, C.B., M.P., Director, Alverstoke, Eng.; May, 1899; May, 1902.
Frederick Henry Scott, Director, Hawkhurst, Eng.; May, 1898; May, 1901.
Russell Stephenson, Director, London, Eng.; May, 1897; May, 1900.
Francis Dixon Brown, Secretary, Great Winchester street, London.

A. Permanent capital stock: Total amount authorized, $14,600,000; total amount subscribed, $7,300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

(b)—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		£	$ c.	$ c.	$ c.
2. 25 per cent. called per share of £20. .	50,000	20	4,866,666 67	1,216,666 67	3,650,000 00
3. 15 per cent. called per share of £20...	25.000	20	2,433,333 33	365,000 00	2,068,333 33
4.....	.....	.....	.....	.....	.....
Totals.....	75,000	.....	7,300,000 00	1,581,666 67	5,718,333 33

LIST OF SHAREHOLDERS AS AT 30TH SEPTEMBER, 1899.

(Not printed.)

BALANCE SHEET AS AT 30TH SEPTEMBER, 1899.

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).

A.—*Permanent Capital Stock or Shares.*

2. (b) Ordinary joint stock capital, 25 per cent. called: total held, $4,866,666.67; total paid thereon	$1,216,666 67		
3. (c) Ordinary joint stock capital, 15 per cent. called: total held, $2,433,333.33; total paid thereon	365,000 00		
5. (e) Unappropriated profits in respect of 2 and 3	114,220 63		
6. (f) Reserve fund in respect of 2 and 3.....	870,374 82		
		$2,566,262 12	

This Company issues no stock other than as above.

C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.*

24. Suspense account, London, Eng	£37,491 19 0....	$18,249 76	
25. Exchange " "	1,145 5 7....	5,573 69	
26. Income tax " "	1,013 8 0....	4,931 89	
			28,755 34
Total to shareholders.....			$2,595,017 46

LIABILITIES TO THE PUBLIC.

31. Debentures issued elsewhere than in Canada.....	$4,536,855 08	
39. Due on loans in process of completion or to pay assumed mortgages.....	43,950 00	
40. Other liabilities to the public, viz.: Being sundry creditors in Canada other than 39, and consisting of balances due to them, £15,025 12; less 39—$43,950	29,174 61	
		4,609,979 69
Total liabilities		$7,204,997 15

CR. I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

1. (a) Offices premises situate as follows:		
2. (i) At Toronto, Ontario, held in freehold	$42,442 00	
3. (ii) At Montreal, Quebec, held in freehold	22,500 00	
4. (iii) At Winnipeg, Manitoba, held in freehold	43,683 09	
5. (b) Freehold land (including buildings) other than foregoing	415,756 76	
		$524,381 85

B.—*Debts Secured by Mortgages of Land.*

9. (*a*) Debts (other than item 10) secured by mortgages of land	$5,285,445 75		
10. (*b*) Debts secured by mortgaged land held for sale	85,341 33		
		5,370,787 08	
11. (*c*) Interest, etc., due or accrued on items 9 and 10 and not included therein		246,574 22	

E.—*Cash.*

31. (*a*) On hand, £10 1s. 4d	$ 48 99		
32. (*b*) In banks, London, England	12,515 14		
" in Canada	181,092 49		
		193,656 62	

F.—*Assets not hereinbefore mentioned.*

37. (*a*) Sundry debtors in London, Eng	$1,277 48		
38. (*b*) Office furniture	515 88		
39. (*c*) Dominion Government bonds (owned)	393,153 66		
40. (*d*) Consols (owned)	379,143 75		
41. (*e*) Metropolitan Board of Works bonds, London	34,673 28		
42. (*f*) Loans on deposit in London, Eng	60,833 33		
		869,597 38	
Total assets		$7,204,997 15	

Cash Account.

Receipts for the year ending 30th September, 1899.

I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 3.)	(Total Col. 4)
A.—*Balances from 30th September, 1898.*			
1. (*b*) Capital account		$2,495,927 95	
(i) Cash (not already shown under 1) ;			
2. (i) On hand			$34 10
3. (ii) In bank			219,654 87
C.—*Receipts on account of Investments, Loans and Debts.*			
(*a*) On mortgages of realty :			
(i) Principal			467,596 09
(ii) Interest received			332,625 76
" paid and accrued	$354,484 51		
(*b*) On other securities :			
13. (ii) Interest on deposit accounts	2,152 16		
(*c*) Unsecured debts :			
(ii) Interest			1,369 58
D.—*Receipts from Real Estate Owned Beneficially by Corporation.*			
16. (*a*) Sales (not included in any of foregoing items)			26,099 81
17. (*b*) Rents			23,928 01
E.—*Miscellaneous.*			
18. (*a*) Commission or brokerage	255 76		
(*b*) Registration fees	77 86		
F.—*Borrowed Money.*			
27. (*c*) Borrowed on debentures			434,982 65
G.—*Receipts from other sources, viz.*			
30. (*a*) Sundry receipts in Canada, including losses by fire paid by insurance companies, and deposits by applicants for loans			26,926 28
Totals		$356,970 29	

Cash Account.

Expenditure for the year ending 30th September, 1899

I.—Expended on Corporation Account.	(Col. 1.)	(Total Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty		$633,432 25
(*e*) Insurances or taxes, etc., advanced on property mortgaged to the Corporation		37,903 75
B.—*Expended on Stock Account.*		
8. Dividends paid on permanent stock	$94,900 00	
C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.*		
18. (*a*) Refunds, including payments to borrowers of amounts received from insurance companies		5,517 26
21. (*d*) Debentures issued elsewhere: principal, $4,536,876.88; interest, $160,778.66	160,778 66	
24. (*h*) Interest on amount of Reserve Fund uninvested	1,316 51	
D.—*Management Expenses (other than foregoing).*		
25. (*a*) Salaries and fees	40,803 44	
26. (*b*) Commission or brokerage	8,989 33	
28. (*d*) Stationery, postage, printing and advertising and petty charges	8,010 61	
29. (*e*) Law costs	1,327 53	
30. (*f*) Fuel, rent, taxes (other than 7) and office furniture	10,332 67	
31. (*g*) Travelling expenses and inspection	2,685 04	
32. (*h*) Registration fee, $250, and Ontario tax, $1,040		1,295 00
Other Provinces and municipalities		649 31
Dividends paid in Canada		7,567 52
E —*Other Expenditures.*		
33. (*a*) Permanent improvements, insurance costs, taxes, etc., on property owned by the Corporation		25,452 36
34. (*b*) Bond stamps	631 25	
35. (*c*) Pensions	4,298 88	
36. (*d*) Carried to reserve and contingent account	22,896 37	
F.—*Balance.*		
37. (*a*) Cash on hand	$ 48 99	
(*b*) Cash in various banks	254,440 95	
Total	$254,489 94	
Totals	$356,970 29	

Miscellaneous Statement for the Year Ending 30th September, 1899.

2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1900, $722,631.85.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $580,852.00.

5. Average rate of interest per annum paid by the Corporation during 1899: on deposits, ...; on debentures, 3.58 per cent.

6. Average rate of interest per annum received by the Corporation during 1899: on mortgages of realty, 6.43 per cent.; on other securities, ...

7. Of the mortgages held by the Corporation, $1,604,629.70 is on realty situate in Ontario, and $3,862,396.85 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during the year ending 30th September, 1899, $105,095.47.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation during the year ending 30th September, 1899. No., 49; amount, $59,785.47.

10. Aggregate market value of the land mortgaged to the Corporation. Impossible to state as market value fluctuates.

11. How often are the securities held by the Corporation valued? Book valuations are made once a year, but Company's officials make frequent inspections.

12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Toronto: Accountant, $5,000; Registrar, $4,000; Assistant Accountant, $1,000. Montreal: Accountant, $4,000; Registrar, $1,000; Clerk, $2,000. Winnipeg: Accountant, $4,000; Inspector, $4,000; Inspector, $2,000; Clerk, $2,000.

13. When were the accounts of the Corporation last audited? 13th November, 1899.

14. Names and address of the auditors respectively for 1899 and 1900 (if appointed), Augustus Hendricks, 6 Observatory Gardens, Kensington, London, Eng.; A. Grant Meek, Hillworth House, Devizes.

THE VICTORIA LOAN AND SAVINGS COMPANY.

Head Office, Lindsay, Ontario.

Incorporated under the Buildings Societies Act, 1887, c. 169, as amended by 56 V. c. 31 (O.) by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1895.

The operations of the company were for a time by law restricted to the county of Victoria (56 V. c. 31), continued by R. S. O. 1897, c. 205, s. 8 (4); but, the company having fulfilled the statutory requirements, was by Letters Patent of Ontario bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Victoria Loan and Savings Company of Lindsay, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Kent street, in the Town of Lindsay, in the Province of Ontario.

The Board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

John Magwood, President, Lindsay, Ont.; 7th December, 1897; February, 1900.
W. H. Clark, M.D., Vice-President, Lindsay, Ont.; 7th December, 1897; February, 1900.
W. H. Stevens, Director, Lindsay, Ont.; 7th December, 1897; February, 1900.
W. M. Flavelle, Director, Lindsay, Ont.; 7th December, 1897; February, 1900.
R. J. McLaughlin, Director, Lindsay, Ont.; 7th December, 1897; February, 1900.
C. Chittick, Director, Lindsay, Ont.; February, 1899; February, 1901.
S. Armour, Director, Lindsay, Ont; February, 1899; February, 1901.
Rev. N. Hill, Director, Lindsay, Ont.; February, 1899; February, 1901.
H. J. Lytle, Director, Belleville, Ont.; February, 1899; February, 1901.
J. W. Ray, M.D., Director, Belleville, Ont; February, 1899; February, 1901.
John Magwood, Manager, Lindsay, Ont.; February, 1899; February, 1901.
James Low, Secretary, Lindsay, Ont.; February, 1899; February, 1901.

A.—Permanent capital stock: Total amount authorized, $300,000; total amount subscribed, $137,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$ c.	$ c.
1. Fully called	1,370	100	137,000	101,736 59	35,263 41*

List of Shareholders as at 31st December, 1899.

(Not printed.)

* Payments are made on stock as found convenient by shareholders.

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called : Total called $..... Total paid thereon	$101,736 59	
4. (*d*) Dividends declared in respect of (1), but not yet paid	2,513 95	
6. (*f*) Reserve Fund in respect of (1)	1,800 00	
		$106,050 54
Liabilities to the Public.		
27. Deposits payable on demand	$53,865 76	
28. Interest on deposits, due, or accrued or capitalized	978 45	
29. Debentures issued in Canada	8,800 00	
30. Interest due or accrued on 29	62 00	
37. Owing to banks (including interest due or accrued)	6,657 88	
		70,364 09
Total actual liabilities		$176,414 63

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$167,246 72	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein	5,755 29	
		$173,002 01
C.—Debts not above enumerated for which the Corporation holds Securities as follows :		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$2,073 35	
23. (*k*) Accrued bonus (interest) on agency loans	36 59	
26. (*n*) Interest due or accrued on item 20 and not included therein	57 39	
		2,167 33
E.—Cash.		
31. (*a*) On hand		491 36
F.—Assets not hereinbefore mentioned.		
37. (*b*) Office furniture		753 93
Total of assets owned beneficially by Corporation		$176,414 63

Cash Account.

Receipts for the year ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.			
A.—Balances from 31st December, 1898.			Total.
(*b*) Cash (not already shown under (1)) :	(Col. 1.)	(Col 3.)	(Col. 4.)
2. (i) On hand	$650 07		$650 07
B.—Sums received wholly or partly on Capital Stock.			
4. (*a*) Calls on joint stock permanent capital		$1,472 04	1,472 04
C.—Receipts on Account of Investments, Loans or Debts.			
(*a*) On mortgages of realty :			
10. (i) Principal	38,426 19		
11. (ii) Interest	8,276 20		
			46,702 39
E.—Miscellaneous.			
18. Commission, brokerage (or remuneration as Corporate Agent, trustee, etc.)	$372 39		
19. (*b*) Premiums on bonuses or loans and valuation expenses	59 95		
20. (*c*) Membership or entry fees (being income of Corporation)	66 10		
			498 44
F.—Borrowed Money.			
25. (*a*) Bank or other advances, discounts	$6,657 88		
26. (*b*) Borrowed by taking deposits	77,043 29		
27. (*c*) Borrowed on debentures	8,800 00		
			92,501 17
Totals	$140,352 07	$1,472 04	$141,824 11

Cash Account.

Expenditure for the year ending 31st December, 1899.

I.—Expended on Corporation Account.	(Col. 1.)	Total. (Col. 4.
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty	$61,933 18	
(*b*) Loaned or invested in other securities :—		
(i) On permanent stock or shares of the Corporation	1,573 35	
		$63,506 53
B.—*Expended on Stock Account.*		
8. Dividends paid on permanent stock *(Extend into Column 1)*	$6,012 25	$6,012 25
C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.:*		
18. (*a*) Bank account (principal and interest)	4,331 49	
19. (*b*) Deposits : Principal, $63,727.69 ; interest, $1,807.40	65,535 09	
24. (*g*) Guarantees paid, $.....; principal, $..... .; interest	40 65	
		69,907 23
D—*Management Expenses other than foregoing..*		
25. (*b*) Salaries and fees	$1,228 06	
28. (*d*) Stationery, postage, printing and advertising	139 78	
30. (*f*) Fuel, rent, taxes (other than in 7) and rates	360 32	
31. (*g*) Travelling expenses	69 75	
32. (*h*) Registration fees	30 00	
Miscellaneous	16 80	
		1,844 71
E.—*Other Expenditures, viz.*		
33. (*b*) Office furniture		62 03
F.—*Balance.*		
37. (*b*) Cash on hand		491 36
Totals		$141,824 11

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. $500.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4.12 per cent.; on debentures, 4.50 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6.12 per cent.
7. Of the mortgages held by the Corporation, $167,246.72 is on realty situate in Ontario, and .. .. .is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No ..... Amount. None.
10. Aggregate market value of the land mortgaged to the Corporation, $375,000.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Manager, $10,000. By private sureties.
13. When were the accounts of the Corporation last audited ? January, 1900.
14. Names and addresses of the auditors respectively for 1899 and 1900, D. Eagleson, C.A., Lindsay ; R. McCauley, Lindsay.

THE WESTERN CANADA LOAN AND SAVINGS COMPANY.

Head Office, Toronto, Ont.

Constating Instruments.

1863. Declaration of incorporation under Consol. Stat. of U. C. chap. 53, filed with the Clerk of the Peace for the County of York on the 13th January, 1863. (Decl. Book II. 41). The original corporate name was The Western Canada Permanent Building and Savings Society.

1874. Act of the Dominion of Canada, 37 V. c. 101, changing the corporate name to The Western Canada Loan and Savings Company; defining powers, etc.

1876. Act of the Province of Ontario, 39 V. c. 96, confirming change of name.

1886. Act of the Dominion of Canada, 49 V. c. 105, regulating the borrowing powers, the issue of debentures and debenture stock, etc.

1887. Act of the Dominion of Canada, 50-51 V. c. 109, extending the operations of the Company to the whole Dominion, subject to the laws of the several Provinces. (Secs. 1 and 2.)

See Statutes of Canada, 1899.

Annual Statement

Of the condition and affairs of The Western Canada Loan and Savings Company, of Toronto, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No 76 Church Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for two years.

The directors and chief executive officers of the corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Hon. G. W. Allan, President, Toronto, Ont.; February, 1898, February, 1900.
George Gooderham, Vice-President, Toronto, Ont ; February. 1899, February, 1901.
Thomas H. Lee, Director, Toronto, Ont.; February, 1898, February, 1900.
George W. Lewis, Director, Toronto, Ont.; February, 1899, February, 1901.
Alfred Gooderham, Director, Toronto, Ont.; February, 1899, February, 1901.
Geo. F. Galt, Director, Winnipeg ; February, 1898, February, 1900.
Walter S. Lee, Managing Director, Toronto, Ont.; February, 1899, February, 1901.

A. Permanent capital stock : Total amount authorized $3,000,000 ; total amount subscribed, $3,000,000, as more particularly set out in Schedule A.

Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of Shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	20,000	50	1,000,000	1,000,000	.....
2. Partly called ..... 25 per cent paid up..	40,000	50	2,000,000	500,000	1,500,000
	60,000	....	3,000,000	1,500,000	1,500,000

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called: Total called, $1,000,000; total paid thereon	$1,000,000 00	
2.	(*b*) Ordinary joint stock capital, 25 per cent. called: Total called, $500,000; total paid thereon	500,000 00	
4.	(*d*) Dividends declared in respect of (1) and (2) but not yet paid	45,000 00	
6.	(*f*) Reserve fund in respect of (1) and (2)	179,505 10	
7.	(*g*) Contingent fund in respect of (1) and (2)	31,709 58	
			$1,756,214 68
	Liabilities to the Public.		
27.	Deposits	$ 696,605 84	
28.	Interest on deposits, due or accrued or capitalized	10,917 20	
29.	Debentures issued in Canada	938,873 49	
30.	Interest due and accrued on (29)	16,700 74	
31.	Debentures issued in Canada and payable elsewhere	2,502,491 07	
32.	Interest due and accrued on (31)	20,469 76	
40.	Other liabilities to the public, viz.:		
41.	(*a*) Coupons outstanding	8,656 42	
			4,194,714 52
	Total liabilities		$5,950,929 20

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
1.	(*a*) Office premises situate as follows:		
2.	(i) At Toronto, held in freehold	$ 13,136 10	
3.	(ii) At Winnipeg, Man., held in freehold	154,815 00	
5.	(*b*) Freehold land (including buildings) other than foregoing	29,636 31	
6.	(*c*) Leasehold land (including buildings) other than foregoing	16,000 00	
			$ 213,587 41
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land, including $10,198.15 owing by proposed amalgamation Company	$4,627,275 29	
10.	(*b*) Debts secured by mortgaged land held for sale	686,792 97	
			$5,324,068 26
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
14	(*h*) Debts secured by Municipal Bonds or Debentures	$ 377 33	
16.	(*d*) Debts secured by Loan Corporations Debentures	1,027 28	
20.	(*h*) Debts secured only by Permanent Stock or shares of the Corporation	48,050 68	
			49,455 29
	E.—*Cash.*		
31.	(*a*) On hand	$ 1,359 16	
32.	(*b*) In banks	80,270 41	
			81,629 57
39.	(*c*) Municipal debentures		282,188 67
	Total assets		$5,950,929 20

Cash Account.

Receipts for the year ending 31st December, 1899.

			Total, (Col. 4.)
	I.—Received by the Corporation for its Own Use.		
	A.—*Balance from 31st December, 1898.*		
	(*b*) Cash (not already shown under 1):		
2.	(i) On hand		$ 931 23
3.	(ii) In bank		208,377 94
	C.—*Receipts on account of investments, loans or debts.*		
	(*a*) On mortgages of realty:—		
10.	(i) Principal		650,745 72
11.	(ii) Interest		353,408 54
	(*b*) On other securities:		
12.	(i) Principal		141,807 32
13.	(ii) Interest		11,829 93
14.	(i) Principal } Loans renewed		332,216 17
15.	(ii) Interest.. }		
	D.—*Receipts from Real Estate owned beneficially by Corporation.*		
16.	(*a*) Sales		65,125 00
17.	(*b*) Rents		5,634 92
	F.—*Borrowed Money.*		
26.	(*b*) Borrowed by taking deposits		277,368 76
27.	(*c*) Borrowed on debentures		377,032 62
	Totals		$2,424,478 15

Cash Account.

Expenditure for the year ending 31st December, 1899.

	I.—Expended on Corporation Account.	Total, (Col. 4.)
	A.—Sums loaned or invested on Capital Account.	
1.	(*a*) Loaned on mortgages of realty	$ 609,986 92
	(*b*) Loaned or invested in other securities, viz.:—	
2.	(i) Loans renewed	322,216 17
3.	(ii) Stock loans	19,119 03
	(iii) Municipal debentures, &c	173,578 15
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock, including tax	90,975 00
	C.—Borrowed Money (other than foregoing) or Interest thereon Paid, viz :	
19.	(*b*) Deposits: Principal, $363,654.68 and interest $23,509.87	387,164 55
20.	(*c*) Debentures issued in Canada: Principal, $206,700 ; interest, $37,055.69	243,755 69
21.	(*d*) Debentures issued elsewhere: Principal, $335,466.93 ; interest, $98,068.40	433,535 33
	D.—Management Expenses (other than foregoing.)	
25.	(*a*) Salaries and fees	
26.	(*b*) Commission or brokerage	
27.	(*c*) Advances to agents	
28.	(*d*) Stationery, postage, printing and advertising	48,277 74
29.	(*e*) Law costs	
30.	(*f*) Fuel, rent, taxes, (other than 7) and rates	
31.	(*g*) Travelling expenses	
	E.—Other Expenditure, viz.:	
33.	(*a*) Directors' compensation	4,240 00
	F.—Balance.	
37.	(*a*) Cash on hand and in Bank	81,629 57
	Totals	$2,424,478 15

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $138,614.81.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, $619,910.46.
3. Amount of other existing obligations to the Corporation which will mature in 1900, none.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $1,585,886.60.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.22 per cent.; on debentures, 3.76 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6.85 per cent.; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation $2,856,482.87 is on realty situate in Ontario, and $2,503,023.55 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $597,084.71.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899: No , 50 ; amount, $112,277.41.
10. Aggregate market value of the land mortgaged to the Corporation, $14,000,000.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All from $1,000 to $10,000. Chiefly Guarantee Companies.
13. When were the accounts of the Corporation last audited? Up to 31st December, 1899.
14. Names and address of the auditors respectively for 1898 and 1900 (if appointed): W. R. Harris, Toronto; A. E. Osler, Toronto; A. Wickson, Winnipeg.

II. LOAN COMPANIES.

B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK, OR HAVING TERMINATING STOCK ONLY.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

ACME LOAN AND SAVINGS COMPANY.*

Head Office, Toronto, Ontario.

Incorporated as The Sons of England Building, Loan and Savings Association under the Building Societies' Act (R. S O. 1887, c 169) by declaration filed in the office of the Clerk of the Peace for the County of York on the 24th June, 1889. (Decl. Book II, 67.)

The lending and the borrowing powers are governed by the Loan Corporations Atc, R. S. O. 1897, c. 205; 1900, c. 27.

The corporate name was changed to Acme Loan and Savings Company by Order in Council, Ontario, 28th July, 1899.

Annual Statement

Of the conditions and affairs of the Acme Loan and Savings Company of Toronto, at the 31st December, 1899, and for the year ending on that day, made to the Registrar ot Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No 39 Confederation Life Building, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

W. W. Hodgson, President, Toronto, Ont.; 15th August, 1899; 14th March, 1900.
James Poffley, Vice-President, Toronto; 31st January, 1899; 14th March, 1900.
James Edwards, Director, Toronto; 15th August, 1899; 14th March, 1900.
Edmund L. Taylor, Director, Winnipeg, Man; 15th August, 1899; 14th March, 1900.
M. A. Mackenzie, Director, Toronto, Ont.; 15th August, 1899; 14th March, 1900.
H. W. Church, Director, Toronto; 16th August, 1899; 14th March, 1900.
A. N. Keele, Manager and Secretary, Toronto: 15th August, 1899; 14th March, 1900.

A. Permanent capital stock: total amount authorized, $; total amount subscribed, $14,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$ c.	$ c.
1. Fully called	20	100	2,000	2,000 00	
2. Partly called	60	100	6,000	300 00	5,700 00
3. Instalment (payable by fixed periodical payments and still in process of payment)	60	100	6,000	159 50	5,840 50
Totals	140		14,000	2,459 50	11,540 50

List of Shareholders as at 31st December, 1899.

(Not printed.)

* Formerly Sons of England Building, Loan and Savings Association.

Schedule B.

—	Fully paid. No.	Fully paid. Amount.	Prepaid. No.	Prepaid. Amount.	Instalment. No.	Instalment. Amount.	Total.
Shares of Terminating or Withdrawable Stock.		$		$		$	$
Number and amount in force at 31st Dec., 1898	15	1,500	....	.....	217	21,700	23,200
" " issued during 1899	26	2,600	16	1,600	341	34,100	38,300
Totals	41	4,100	16	1,600	558	55,800	61,500
Deduct as follows :	N. of shares.	Amount. $					
Withdrawn and paid off during 1899	190	19,000	15	1,500	....	175 17,500	19,000
Total deduction			15	1,500	....	175 58,300	19,000
Net total remaining in force at 31st Dec., 1899			26	2,600	16	1,600 383 38,300	42,500

Summary of Terminating or Withdrawable Stock in force at 31st December, 1899 :

26 Shares fully paid, on which 4 shareholders have paid into Loan Fund				$2,600 00
Stock at $100 per share..... $2,600.				
16 Shares prepaid.				
Stock at $100 per share..... 1,600, on which 5 shareholders have paid into Loan Fund				720 00
383 Shares Instalment 38,300	"	70	" " "	2,023 38
425 Shares at $100 ..... $42,500		79		$5,343 38
Total amount distributed or credited in 1899 :—				
(1) As interest				$51 96

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders.)		
A.—*Permanent Capital Stock or Shares.*		
1. (*a*) Permanent capital, fully called : Total called, $2,000 ; total paid thereon	$2,000 00	
2. (*b*) Permanent capital partly called : Total called, $300 ; total paid thereon.	300 00	
3. (*h*) Instalment Permanent Stock (payable at fixed periodical payments) ; Total subscribed, $6,000, on which has been paid.....	159 50	$2,459 50
B.—*Terminating Capital Stock or Shares.*		
14. (*a*) Fully paid stock : total in force, 26 shares at $100 per share, carried to Loan Fund	2,600 00	
16. (*c*) Profits or accrued interest on (14) not credited or appropriated	51 00	
17. (*d*) Prepaid stock ; total in force, 16 shares at $100 per share, on which has been paid into Loan Fund	720 00	
19. (*f*) Profits or accrued interest on (17) not credited or appropriated	13 89	
20. (*g*) Instalment stock : total issue now in force, 383 shares at $100 per share, $38,300, on which has been paid into Loan Fund	2,023 38	
C.—*Liabilities to Stockholders or Shareholders other than above.*		
24. Balance profit and loss account	102 68	
25 " credit expense account	191 53	5,702 48
Liabilities to the Public.		
40. Other liabilities to the public, viz.:		
41. (*a*) Sundries	27 30	27 30
Total actual liabilities		$8,189 28
Contingent Liabilities.		
51. (*c*) Trust funds invested but not guaranteed ;— Reserve fund		149 67
Gross total liabilities, actual and contingent		$8,338 95

Balance Sheet as at 31st December, 1899.

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by the Corporation.		
5.	(*b*) Freehold land (including buildings)	$802 28	
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	5,000 00	
10.	(*b*) Debts secured by mortgaged land (under contract for sale	1,000 00	$6,000 00
	E.—Cash.		
31.	(*a*) On hand	9 87	
32.	(*b*) In bank	1,424 58	1,434 45
	F.—Assets not hereinbefore mentioned.		
38.	(*b*) Office furniture		102 22
	Total assets		$8,388 95

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total. (Col. 4.)
	A.—Balances from 31st December, 1898.				
3.	(ii) In bank	$716 16			$716 16
	B.—Sums received wholly or partly on Capital Stock.				
4.	(*a*) Calls on Permanent Capital			$2,459 50	2,459 50
6.	Sales of fully paid Building Society stock		2,600 00		
7.	Sales of prepaid Building Society stock		800 00		
8.	(*e*) Dues on instalment Building Society stock		785 44		
					$4,185 44
	C.—Receipts on account of Investments, Loans or Debts.				
	(*a*) On mortgages of realty :—				
	(i) Principal		1,794 60		
11.	(ii) Interest	$349 22			
	(*b*) On other securities :—				
12.	(i) Principal (share loans)		500 00		2,294 60
13.	(ii) Interest	14 51			363 73
	D.—Receipts from Real Estate.				
16.	(*a*) Sales	35 00			
17.	(*b*) Rents	88 00			
					123 00
	E.—Miscellaneous.				
18.	(*a*) Commission, brokerage, etc	80			
20.	(*e*) Membership entry fees	1 00			
					1 80
	G.—Receipts from other sources, viz. :				
30.	(*a*) Sundries, insurance premiums, etc	$26 70			
	(*b*) Expense fund (special)	944 28			970 98
	Totals	$2,175 67	$6,480 04	$2,459 50	$11,115 21

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.	(Col. 1.)	(Col. 2.)	(Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*			
1. (*a*) Loaned on mortgages of realty	$1,600 00		$1,600 00
2. (*b*) Loaned on shares		$500 00	500 00
7. (*e*) Insurances or taxes advanced on property mortgaged to Corporation	16 50		16 50
B.—*Expended on Stock Account.*			
10. Interest paid on terminating stock	51 96		51 96
11. Paid for terminating stock withdrawn		$5,982 11	5,982 11
D.—*Management Expenses (other than foregoing.)*			
25. (*a*) Salaries and fees	418 34		
26. (*b*) Commission or brokerage	423 18		
27. (*c*) Advanced to Agents	171 50		
28. (*d*) Stationery, postage, printing and advertising	117 06		
29. (*e*) Law costs	64 95		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	64 15		
31. (*g*) Travelling expenses	56 35		
32. (*h*) Registration fee	42 00		
			1,357 53
E.—*Other Expenditure.*			
33. (*a*) Bonds, caretaking, etc.	$60 16		
34. (4) Repairs to mortgaged property	1 50		
35. (*c*) Office furniture	102 22		
36. (*d*) Sundries	8 78		
			172 66
F.—*Balance.*			
(*a*) On hand	$9 87		
(*b*) Cash in bank	1,424 58		1,434 45
Totals	$4,633 10	$6,482 11	$11,115 21

Miscellaneous Statement for the Year Ending 31st December, 1899.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 8 per cent.; on other securities, 8 per cent.

7. Of the mortgages held by the Corporation, $5,000 is on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1899, $1,400.

9. Number and aggregate amount of mortgages on which compulsory proceedings have been taken by the Corporation in 1899? No., 1; amount, $800.

10. Aggregate market value of the land mortgaged to the Corporation, $8,000.

11. How often are the securities held by the Corporation valued? Annually.

12. What officers of the Corporation are under bond and for what sums respectively? Manager, $1,000 Cashier, $1,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited? 20th February, 1900.

14. Names and addresses of the auditors respectively for 1899, William C. Eddis, F.C.A.; J. C. Gibson, and W. H. P. Anderson, Toronto.

THE AID SAVINGS AND LOAN COMPANY.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York, on the 3rd March, 1893.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Aid Savings and Loan Company at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 60½ Adelaide street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

R. S. Williams, President, Toronto, 3rd February, 1893.
H. T. Machell, M.D., Vice-President, Toronto, 3rd February, 1893.
R. H. Greene, 2nd Vice-President, Toronto, 3rd February, 1893.
R. Harmer, Director, Toronto, 3rd February, 1893.
J. B. Reid, Director, Toronto, 3rd February, 1893.
W. J. Hare, Director, Oshawa, Ont., March, 1897.
E. P. Pearson, Director, Toronto, March, 1897.
Joseph Green, Director, Hamilton, March, 1898.
A. E. Hill, Managing Director, 60½ Adelaide street east.
Benjamin Lloyd, Secretary, 60½ Adelaide street east.

Schedule B

Shares of terminating or withdrawable stock.			Instalment. No.	Instalment. Amount.
				$ c.
Number and amount in force at 31st December, 1898			3,287	59,636 04
" issued during 1899			1,203	20,686 03
Gross total in force at any time in 1899			4,490	80,322 07
	No. of shares.	Amount.		
		$ c.		
Deduct as follows :				
Withdrawn and paid off during 1899	414	5,694 51		
Forfeited and lapsed "	292	293 32		
Total deductions	706	5,987 83	706	5,987 83
Net total remaining in force 31st December, 1899			3,784	74,334 24
Summary of terminating or withdrawable stock in force at 31st December, 1899 :				
3,784 Shares instalment stock at $100 per share, $378,400, on which 451 share holders have paid into Loan Fund				74,334 24
Total amount distributed or credited in 1899 :				
2. As interest				4,470 98
Rate or rates per cent. of such interest, 6½ and 9 per cent.				

Balance Sheet as at 31st December, 1899

Capital and Liabilities.

Dr.

	Capital, Liabilities to Stockholders or Shareholders.		
	P.—*Terminating Capital Stock or Shares.*		
20.	(*g*) Instalment stock: Total issue now in force, 3,784 shares at $100 per share, on which has been paid		$74,334 24
21.	(*h*) Profits or accrued interest on (20) credited or appropriated, but not paid out		4,470 98
22.	(*i*) Profits or accrued interest on (20) not credited or appropriated		14 37
	C.—*Liabilities to Stockholders or Shareholders, other than as already shown under A or B, viz.:*		
24.	Contingent or reserve fund		820 00
	Total liabilities		$79,639 59

Liabilities to the Public.—None.

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item (10) secured by mortgages of land	$57,264 57	
10.	(*b*) Debts secured by mortgages of land held for sale	3,272 82	
11.	(*c*) Interest due and accrued on items 9 and 10	758 55	
			$61,295 94
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
21.	(*i*) Debts secured only by terminating stock or shares of the Corporation.	$7,070 00	
22.	(*j*) Debts secured by ten shares of stock	1,000 00	
26.	(*n*) Interest due or accrued on items 21 and 22 and not included therein	403 71	
			8,473 71
	E.—*Cash.*		
32.	(*b*) In bank		9,869 94
	Total assets		$79,639 59

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.			
	A.—*Balances from 31st December, 1898.*	(Col. 1.)	(Col. 2.)	(Col. 4.)
1.	(*b*) Cash:			
2.	(i) On hand	$19 34		$19 34
3.	(ii) In bank			1,385 99
	B.—*Sums received wholly or partly on Capital Stock.*			
8.	(*c*) Dues on Instalment Building Society Stock	$2,749 50	$22,261 88	25,011 38
	C.—*Receipts on account of Investments Loans or Debts.*			
0.	(i) Loans on mortgages and stock			8,509 29
11.	(ii) Interest	4,221 28		4,221 28
	D.—*Receipts from Real Estate.*			
16.	(*a*) Sales			200 00
17.	(*b*) Rents			264 50
	E.—*Miscellaneous.*			
20.	(*c*) Membership fees	$180 76		
21.	(*d*) Fines	503 17		
22.	(*e*) Forfeitures and lapses			
				683 93
	Totals			$40,295 71

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

Cr

I. Expended on Corporation Account.

	(Col. 1.)	(Col. 2.)	(Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*			
1. (*a*) Loaned on Mortgages of Realty (including item No. 7 (*e*) if no separate account therefor) including loans on stock			$16,558 16
3. (*b*) Real estate			193 21
B.—*Expended on Stock Account.*			
9. Dividends paid on terminating stock	$4,470 98		4,470 98
11. Paid for terminating stock withdrawn		$5,694 51	5,694 51
15. Paid for terminating stock forfeited or lapsed		293 32	293 32
D.—*Management Expenses (other than foregoing).*			
25. (*a*) Salaries and fees	1,537 00		
26. (*b*) Commission or brokerage	504 51		
27. (*c*) Advances to Agents	224 25		
28. (*d*) Stationery, postage, printing and advertising	189 25		
29. (*e*) Law costs	112 25		
30. (*f*) Fuel, rent, taxes (other than in 7) and rates	126 00		
31. (*g*) Travelling expenses	213 03		
32. (*h*) Registration fee and income tax	79 53		
			2,985 82
E.—*Other Expenditures*:			
33. (*a*) Discount on advance payments	$11 71		
35. (*c*) Auditors' fees	62 50		
			74 21
F.— *Balance.*			
37. (*a*) Cash on hand	$155 53		155 56
(*b*) Cash in bank			9,869 94
Totals			$40,295 71

Miscellaneous Statement for the Year Ending 31st December, 1899.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6¼ per cent.; on other securities, 9 per cent.

7. Of the mortgages held by the Corporation $57,264.57 is on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1899. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No., 1; amount, $1,000.

10. Aggregate market value of the land mortgaged to the Corporation, $75,000.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary, $2,000; Manager, $1,000. By private sureties.

13. When were the accounts of the Corporation last audited? December 31st, 1899.

14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed), W. C. Eddis, F. C. A.; W. B. Tindall, C.A., of Toronto.

THE BIRKBECK INVESTMENT, SECURITY AND SAVINGS COMPANY OF TORONTO.

Head Office, Toronto, Ont.

Incorporated under the Building Societies' Act (R.S.O. 1887. c. 169), by declaration filed with the Clerk of the Peace for the County of York, on the 10th May, 1893. (Decl. Book II, 92.)

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

See Statutes of Canada 1899

ANNUAL STATEMENT

Of the condition and affairs of the Birkbeck Investment, Security and Savings Company, of Toronto, Ont. at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Companies for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos 54-66 Victoria Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

H. P. Dwight, President, Toronto ; 1st January, 1900 ; December 31st, 1900.
Thomas Long, Vice-President, Toronto " "
S. H. Ewing, Vice-President, Montreal " "
Stapleton Caldecott, Director, Toronto " "
W. E. Wellington, Director, Toronto.
W. G. Fitzgerald, Manager, Secretary, Toronto.

A. Permanent capital stock : total amount authorized, $5,000,000 : total amount subscribed, $640,800, as more particularly set out in Schedule A hereto.

SCHEDULE A.

(a)—Fixed and permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	——		
1. Fully paid	1,535	$100 00	$153,500	$153,500	.....
2. Partly called	4,873	100 00	487,300	243,650	.....
Totals	6,408	.....	640,800	397,150	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER 1899 —(Not printed.)

SCHEDULE B.

——	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
SHARES OF TERMINATING OR WITHDRAWABLE STOCK.		$		$	$
Number and amount in force 31st December, 1898.....	595	59,500	14,018	1,401,800	1,461,300
" issued during 1899	47½	4,750	1,308½	130,850	135,600
Gross total in force at any time in 1899.....	642½	64,250	15,326½	1,532,650	1,596,900
Deduct as follows ;	No of shares	Amount			
Withdrawn and paid off during 1899	13	$ 1,300			
	1597½	159,750			
Converted into permanent stock during 1899	35	3,500			
Total deductions.....	1,645½	164,550	13	1,300	1,632½ 163,250	164,550
Net total remaining in force at 31st December, 1899...	629½	62,950	13,694	1,369,400	1,423,350

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)		
B.—*Permanent Capital Stock or Shares.*		
1. (*a*) Ordinary joint stock capital fully called: Total called $153,500; Total paid thereon	$153,500 00	
2. (*b*) Ordinary joint stock capital, 50 per cent. called; Total called $243,650; Total paid thereon	243,650 00	
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid	11,901 06	
5. (*e*) Profits in respect of (1) and (2)	7,248 61	$416,299 67
Terminating:		
17. (*d*) Prepaid stock: Total in force, 629½ shares at $40 per share of $100 on which has been paid	25,180 00	
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid	3,170 09	
20. (*g*) Instalment stock; Total issue now in force, 13,694 shares at $100 per share, $1,369,400, on which has been paid	233,965 43	
24. Reserve fund	17,500 00	
25. Profits on (2), (17) and (20) not credited or appropriated	12,339 76	$292,215 28
		$708,514 95
Liabilities to the Public.		
39. Due on loans in process of completion to pay assumed mortgages	$88,531 50	
40. Other liabilities to the public, viz.:—		
41. (*a*) Sundry creditors	1,492 79	
42. (*b*) Mortgage reserve	8,483 70	93,507 99
Total liabilities		$802,022 94

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—*Debts Secured by Mortgages of Land.*		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$738,147 16	
10. (*b*) Debts secured by mortgaged land held for sale	25,090 24	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein	6,089 07	$769,326 47
C.—*Debts not above Enumerated for which the Corporation Holds Securities as follows.*		
21. (*i*) Debts secured only by terminating stock or shares of the Corporation	$4,904 00	
22. (*j*) Insurance premiums advanced for borrowers	1,289 55	
23. (*k*) Taxes advanced for borrowers	1,400 57	
24. (*l*) Legal charges	316 99	$7,911 11
E.—*Cash.*		
31. (*a*) On hand	186 86	
32. (*b*) In bank	22,156 06	22,342 92
F.—*Assets not hereinbefore mentioned.*		
37. (*a*) Office furniture	$1,201 49	
38. (*b*) Licenses	307 80	
39. (*c*) Sundry debtors	933 15	2,442 44
Total assets		$802,022 94

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.				
A.—*Balances from 31st December, 1898.*	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
1. (*a*) Capital account	$73,994 47			$73,994 47
B.—*Sums received wholly or partly on Capital Stock.*				
6. (*c*) Sales of fully paid building society stock			$14,000 00	
7. (*d*) Sales of prepaid building society stock			11,858 05	25,858 05
8. (*e*) Dues on instalment building society stock		$75,437 06		75,437 06
9. (*f*) Premiums on (6), (7) and (8)	3,267 40			3,267 40

CASH ACCOUNT.—*Continued.*

Receipts for the Year Ending 31st December, 1899.—Continued.

	C.—*Receipts on account of Investments Loans, or Debts.*	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
	(*a*) Mortgages of Realty :—				
10.	(i) Principal			$72,709 60	$72,709 60
11.	(ii) Interest	$52,097 66			52,097 61
	(*b*) On other securities :—				
12.	(i) Principal			2,825 36	2,825 36
13.	(ii) Interest or dividends	249 52			249 52
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*				
16.	(*a*) Sales			1,300 00	1,300 00
17.	(*b*) Rents	2,075 77			2,075 77
	E.—*Miscellaneous.*				
21.	(*d*) Fines	191 89			191 89
24.	(*g*) Conversions of terminating stock into permanent stock. (*Extend into Column 3*)			1,900 00	1,900 00
	G.—*Receipts from other sources viz.* :				
30.	(*a*) Taxes			260 09	260 09
	(*b*) Legal expenses			6 88	6 88
	(*c*) Office furniture			47 00	47 00
	(*d*) Transfer fees	38 00			38 00
	(*e*) Agents account			2,050 81	2,050 81
	(*f*) Insurance premiums			193 86	193 86
	Totals	$131,914 71	$75,437 06	$107,151 65	$314,503 42

Expenditure for the Year Ending 31st December, 1899.

EXPENDED ON CORPORATION ACCOUNT.

	A.—*Sums loaned or invested on Capital Account*	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
1.	(*a*) Loaned on mortgages of realty			$223,389 67	
	(*b*) Loaned or invested in other securities :				
	(i) Stock loans			4,474 36	
32.	(*h*) Insurance or taxes advanced on property mortgaged to the Corporation			4,015 37	$231,879 40
	B.—*Expended on Stock Account.*				
8.	Dividends paid on permanent stock	$22,423 52			22,423 52
11.	Paid for terminating stock withdrawn	1,209 32	$16,374 68		17,584 00
16.	Terminating stock converted into permanent		1,900 00		1,900 00
	D.—*Management expenses (other than foregoing)* :				
25.	(*b*) Salaries and fees	8,115 32			
26.	(*e*) Commission or brokerage	1,507 27			
28.	(*d*) Stationery, postage, printing and advertising	1,853 37			
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates.	2,166 54			
31.	(*g*) Travelling expenses	2,108 45			
32.	(*h*) Registration Fee	90 20			15,841 15
	E.—*Other expenditures, viz.*:				
33.	(*a*) Office furniture			202 16	202 16
34.	(*b*) Discounts on advanced payments	107 18			107 18
35.	(*c*) Agents account			1,611 60	1,611 60
36.	(*d*) Special legislation	611 49			611 49
	F.—*Balance.*				
	(*a*) Cash on hand	186 86			
	(*b*) In various banks	22,156 06			22,342 92
	Totals	$62,535 58	$18,274 68	$233,693 16	$314,503 42

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, none.
3. Amount of other existing obligations of the Corporation which will mature in 1900, none.
4. Amount of securities held by the Corporation which will mature and become payable in 1900, none.
7. Of the mortgages held by the Corporation $103,500 is on realty situate in Ontario, and $634,647.16 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $15,697.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No., 18 ; amount, $18,647.
10. Aggregate market value of land mortgaged to the Corporation, $1,230,083 approximately.
11. How often are the securities held by the Corporation valued ? Re-valued in all doubtful cases.
12. (*b*) What officers of the Corporation are under bond and for what sum respectively ? Accountant $1,000 ; Manager, $4,000 ; all agents, local treasurers having collection and custody of Company's money are also bonded in sums varying from $200 to $1,000, according to the needs of the particular case. By approved private sureties.
13. When were the accounts of the Corporation last audited ? 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899. George D. Perry, A. C. McConnell, Toronto.

THE BIRKBECK LOAN COMPANY.

Head Office, London, Ont.

Incorporated under the Building Societies Act, (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Middlesex, on the 11th February, 1893. (Decl. Book I., 75)

The borrowing and the lending powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Birkbeck Loan Company of London, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 169 Dundas Street in the City of London, in the Province of Ontario.

The Board is constituted of three directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

R. J. C. Dawson, President, London ; 27th January, 1899, 26th January, 1900.
J. B. Campbell, M.D., Vice-President, London ; 27th January, 1899, 26th January, 1900.
W. H. Wortman Director, London ; 27th January, 1899, 26th January, 1900.
W. S. B. Barkwell, Treasurer ; 27th January, 1899, 29th January, 1900.
T. H. Luscombe, Secretary, London ; 2nd January, 1896, 31st December, 1900.
O. O. Benson, Manager London ; 1st February, 1899, 1st February, 1900.

A. Permanent capital stock ; total amount authorized, $1,000,000 ; total amount subscribed, $118,700.00, as more particularly set out in Schedule A hereto.

Schedule A.

(b)—Fixed and Permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
1. Partly called	1,187	100	118,700	69,024.54	

List of Shareholders as at 31st December, 1899.

(Not printed.

Schedule B.

——	Prepaid.		Instalment.		Total.
	No	Amount.	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$		$	$
Number and amount in force at 31st December, 1898	265	26,500	2,022	202,200	228,700 00
Number and amount issued during 1899	57	5,700	748	74,800	80,500 00
Gross total in force at any time in 1899.	322	32,200	2,770	277,000	309,200 00
Deduct as follows :					
Withdrawn and paid off during 1899	17	1,700	203	20,300	22,000 00
Retired by Corporation during 1899	53	5,300	353	35,300	40,600 00
Transferred during 1899	4	400	97	9,700	10,100 00
Total deductions	74	7,400	653	65,300	72,700 00
Net total remaining in force at 31st December, 1898	248	24,800	2,117	211,700	236,500 00

Summary of Terminating or Withdrawable Stock in Force, 31st December, 1899.

248 shares prepaid stock at $100 per share, $24,800, on which 93 shareholders have paid in $9,932,34, of which sum $8,350,41 has been credited to Loan Fund.

2,117 shares Instalment Stock (payable by fixed periodical payments) at $100 per share, $211,700 on which 476 shareholders have paid in $24,591.80 of which sum $19,304.18 has been credited to the Loan Fund.

Total amount distributed or credited in 1899 : (1) As interest $671.45. Rate of such interest per cent. per annum, 4, 5, and 6. (2) As dividends out of profits, $1,700,74. Rate of rate per cent. of such dividends, 7 and 10 per cent.

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent capital stock or shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $118,700; total paid thereon, including premium, $69,024.54	$118,700 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	1,972 63	
5. (*e*) Unappropriated profits in respect of (1)	10 32	
6. (*f*) Reserve fund in respect of (1)	150 00	
7. (*g*) Contingent fund in respect of (1)	900 00	
		$121,732 95
B.—Terminating Capital Stock or Shares.		
17. (*d*) Prepaid stock: total in force 248 shares at $100 per share, on which has been paid into Loan Fund	$8,350 41	
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid	1,007 97	
19. (*f*) Profits or accrued interest on (17) not credited or appropriated	263 47	
20. (*g*) Instalment stock: total interest now in force, 2,117 shares at $100 per share, $211,700, on which has been paid	19,304 18	
21. (*h*) Profits or accrued interest on (20) credited or appropriated to 31st Dec., 1898	2,697 99	
22. (*i*) Profits or accrued interest on (20) credited or appropriated for 1899	1,584 18	
		33,208 20
		$ 154,941 15
Liabilities to the Public.		
38. Due on bills payable other than (37) (including interest due or accrued)	2,931 00	
39. Due on loans in process of completion or to pay assumed mortgages	3,294 63	
41. Borrowed to complete loans	3,000 00	
42 Interest due and unpaid on real estate mortgages	2,059 90	
43. Interest due and unpaid on other securities	531 58	
		11,817 11
Total liabilities		$166,758 26

Cr. I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable property owned beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing		$ 692 17
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$ 69,382 62	
10. (*b*) Debts secured by mortgaged land held for sale	9,694 55	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein	2,059 90	
		81,137 07
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$ 7,069 39	
21. (*i*) Debts secured only by Terminating Stock or shares of the Corporation.	1,002 90	
22. (*j*) Debts secured by both Permanent and Terminating Stock of the Corporation	587 00	
26. (*n*) Interest due or accrued on items 20 to 22 and not included therein	531 58	
		9,190 87
D.—Unsecured Debts.		
27. (*a*) Loaned to expense fund	$ 3,148 73	
28. (*b*) Permanent stock held for sale	2,166 67	
29. (*c*) In agents' hands	2,348 74	
		7,664 14
E.—Cash.		
31. (*a*) On hand		4,222 28
37. (*a*) Permanent stock called but unpaid	61,134 63	
38. (*b*) Balance held to pay dividends on 2nd January, 1900	2,236 10	
39. (*c*) Reserve fund	150 00	
40. (*d*) Contingent fund	100 00	
41. (*e*) Accrued interest on bills payable	231 00	
		63,851 73
Total assets		$166,758 26

Cash Account.

Receipts for the Year Ending 31st December, 1899

	I.—Received by the Corporation for its Own Use.	(Col. 1.) $ c.	(Col. 2.) $ c	(Col. 3) $ c.	Total (Col. 4) $ c.
	A.—*Balance from 31st December, 1898.*				
	(*b*) Cash (not already shown under (1))		800 00		800 00
2.	(i) On hand	1,907 00			1,907 00
3.	(ii) In bank	603 05	5,003 78		5,606 83
	B.—*Sums received Wholly or Partly on Capital Stock.*				
4.	(*a*) Sales of Joint Stock Permanent Capital			5,091 08	5,091 08
7.	(*d*) Sales of prepaid Building Society Stock		619 60		619 60
8.	(*e*) Dues on Instalment Building Society Stock		6,413 95		6,413 95
9.	(*g*) Dividends on stock capitalized		1,700 74	60 22	1,760 96
	C.—*Receipts on account of Investments, Loans or Debts.*				
	(*a*) On Mortgages of Realty :—				
10.	(i) Principal		6,695 34		6,695 34
11.	(ii) Interest	5,207 24			5,207 24
	(*b*) On other securities :—				
12.	(i) Principal		657 97		657 97
13.	(ii) Interest or dividends	552 01			552 01
	E.—*Miscellaneous.*				
21.	(*d*) Fines	386 37			386 37
22	(*e*) Forfeitures or Lapses	64 09			64 09
	F.—*Borrowed Money.*				
27.	(*e*) Borrowed to complete loans		3,000 00		3,000 00
	G.—*Receipts from other sources, viz.:*				
30.	(*a*) Receipts for expense fund	9,301 53			9,301 53
	(*b*) Profits on withdrawal	174 91			174 91
	(*c*) Transfer fees	9 00			9 00
	(*d*) Interest due and unpaid	2,591 48			2,591 48
	Totals	20,796 68	24,891 38	5,151 30	50,839 36

Expenditure for the Year Ending 31st December, 1899.

	I. Expended on Corporation Account.	(Col. 1.) $ c.	(Col. 2.) $ c.	Total (Col. 4) $ c.
	A.—*Sums Loaned or Invested on Capital Account.*			
1.	(*a*) Loaned on Mortgages of Realty		13,214 76	13,214 76
	(*b*) Loaned or invested in other Securities, viz :—			
3.	(ii) On Company's stock, terminating		819 90	819 90
	(iii) Expense fund		3,148 73	3,148 73
7.	(*d*) Incumbrances on realty paid off	210 60	1,580 37	1,790 97
	(*e*) Interest due and unpaid in 1898	1,907 00		1,907 00
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	3,954 67		3,954 67
9.	Dividends paid on terminating stock	671 45		671 45
10.	Interest paid on terminating stock (allowed on prepayments)	9 63		9 63
11.	Paid for terminating stock withdrawn	67 19	4,609 52	4,676 71
13.	Fines repaid		80	80
14.	Terminating stock reinstated	17 65		17 65
15.	Terminating stock forfeited or unpaid		64 09	64 09
16.	Terminating stock transferred		44 61	44 61
	Dividends on terminating stock { Capitalized $1,760.96 ; Fines deducted 307.24 }	2,068 20		2,068 20
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*			
	Surplus on prepaid stock carried to expense fund	26 54		26 54
	D.—*Management Expenses (other than foregoing) :*			
25.	(*a*) Salaries and fees	2,636 98		
26.	(*b*) Commission or brokerage	86 30		
27.	(*c*) Agents' commission, salary, etc.	1,445 08		
28.	(*d*) Stationery, postage, printing and advertising	386 70		
29.	(*e*) Law costs	219 26		
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	455 86		
31.	(*g*) Provincial tax	65 00		
32.	(*h*) Registration fees	29 00		
	Balance agents' hands		2,348 74	2,348 74

E.—*Other Expenditures.*

Expense fund withdrawals	242 11		
Repaid by solicitor	12 05		
General expenses, care of office, money orders, telegrams, express, etc.	191 27		
			5,769 61
Bills payable	3,500 00		3,500 00
Dividends on special stock	96 92		96 92

F.—*Balance.*

37. (*a*) Cash on hand	2,236 10		2,236 10
(*b*) Cash in bank, contingent fund	100 00		100 00
(*c*) Interest account	10 32	4,211 96	4,222 28
Reserve fund	150 00		150 00
Totals	20,796 68	30,042 68	50,839 36

Miscellaneous Statement for the Year Ending 31st December, 1899.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 8.64 per cent.; on other securities, 9.47 per cent.

7. Of the mortgages held by the Corporation $79.769.34 is on realty situate in Ontario.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? No., 3; amount, $3,960.25.

11. How often are the securities held by the Corporation valued? Once.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary, $2,000; Treasurer, $1,000; Accountant, $1,000; Cashier, $1,000 and Manager, $1,000. By Guarantee Companies.

13. When were the accounts of the Corporation last audited? Audited monthly, with complete audit at end of year.

14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed). J. B. Laidlaw, London, Ont.; W. A. Eastwood, London, Ont.

CANADIAN HOMESTEAD LOAN AND SAVINGS ASSOCIATION.

Head Office, Toronto, Ontario.

Incorporated by declaration under The Building Societies Act, R.S.O. 1877, c. 164; the declaration was filed with the Clerk of the Peace for the County of York, 24th September, 1886 (Decl. Book II., 63).

For the lending and the borrowing powers see Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Canadian Homestead Loan and Savings Association of Toronto, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 70 King street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

John Hillock, President, Toronto, Ont.; 28th February, 1899, 27th February, 1900.
John Firstbrook, Vice-President, Toronto, Ont.; 28th February, 1899, 27th February, 1900.
Richard T. Coady, Treasurer, Toronto, Ont ; 28th February, 1899, 27th February, 1900.
Rev. E. T. Fox, Director, Toronto, Ont.; 28th February, 1899, 27th February, 1900.
A. J. Pattison, Manager, Toronto, Ont ; 28th February, 1899, 27th February, 1900.

A. Permanent capital stock : total amount authorized, $500,000 ; total amount subscribed, $122,200, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount uncalled and constituting an asset of the Corporation.
	No. shares.	Par value.	—		
		$	$	$ c.	$ c.
1. Fully called	370	100	37,000	35,423 56	1,576 44
2. Partly called (subject to call)	852	100	85,200	9,211 83	75,988 17
Totals	1,222	.....	122,200	44,635 39	77,564 61

List of Shareholders as at 31st December, 1899.

(Not printed.)

Schedule B.

—	Fully paid.		Prepaid.		Instalment.		Total.
	No.	Amount	No.	Amount	No.	Amount	
Shares of Terminating or Withdrawable Stock.		$		$		$	$
Number and amount in force 31st Dec., 1898	256	25,600	302	30,200	2,814½	281,450	337,250
Number and amount issued during year ending 31st Dec., 1899	41	4,100	2	200	590	59,000	63,300
Gross total in force at any time during year ending 31st Dec., 1899	297	29,700	304	30,400	3,404½	340,450	400,550
Total deductions during year	47	4,700	37	3,700	1,149½	114,950	123,350
Net total remaining in force 31st Dec., 1899	250	25,000	267	26,700	2,255	225,500	277,200

Summary of terminating or withdrawable stock in force at 31st December, 1899:—
250 shares fully paid stock at $100 per share, $25,000, on which 38 shareholders have paid into loan fund, $24,775 00

267	"	prepaid	"	"	100	"	26,700,	"	52	"	"	"	*15,849 65
2,255	"	instalment	"	"	100	"	225,500,	"	394	"	"	"	39,340 86
							$277,200		484				$79,965 51

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities of Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: total called, $37,000; total paid thereon	$35,423 56	
2. (*b*) Ordinary joint stock capital: 5 per cent. called; total called, $; total paid thereon	9,211 83	
5. (*e*) Unappropriated profits in respect of (1), (2)	122 05	
		$44,757 44
B.—Terminating Capital Stock or Shares.		
14 (*a*) Fully paid stock: Total in force 250 shares at $100 per share, carried to Loan Fund	$24,775 00	
17. (*d*) Prepaid stock: Total in force 267 shares at $100 per share, on which has been paid into Loan Fund	15,849 65	
20. (*g*) Instalment stock: Total issue now in force 2,255 shares at 50 cents and $1.00 per month per share of $100, on which has been paid into Loan Fund	39,340 86	
21. (*h*) Profits or accrued interest on 20 credited or appropriated but not yet paid out	5,590 49	
C.—Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:		
24. Reserve	6,000 00	
25. Profit and loss	166 19	
		91,722 19
Liabilities to the Public.		$136,479 63
27. Deposits	$1,056 35	1,056 35
Total liabilities		$137,535 98

* Including interest.

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—*Debts Secured by Mortgages of Land.*

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$102,085 83	
10. (*b*)	Debts secured by mortgaged land held for sale, $3,898.55 ; under agreement of sale	8,499 46	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	1,749 17	
12. (*d*)	Of the debts mentioned in item 9, the sum of $3,992.38 is due by directors or officers of the Corporation. (*Not extended*).		$112,334 46

C.—*Debts not above enumerated for which the Corporation holds Securities as follows:*

21. (*i*)	Debts secured only on terminating stock or shares of the Corporation.	$2,899 46	
22. (*j*)	Debts secured by stock collaterals (since repaid)	15,087 06	
			17,986 52

E.—*Cash.*

32. (*b*)	In bank	5,640 00

F.—*Assets not hereinbefore mentioned.*

37. (*a*)	Office furniture and fixtures	$500 00	
39. (*c*)	Office rents	75 00	
41. (*e*)	Stock expense account	500 00	
42. (*f*)	Accounts receivable	500 00	
			1,575 00
	Total assets		$137,535 98

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.

A.—*Balances from 31st December, 1898.*

		(Col. 2.)	(Col. 3.)	Total. (Col. 4.)
1. (*a*)	Cash (not already shown under (1)):			
3.	(i) In bank			$1,298 57

B.—*Sums received Wholly or Partly on Capital Stock.*

4. (*a*)	Calls on permanent stock		$16,391 95	16,391 95
6. (*c*)	Sales of fully paid Building Society Stock	$4,100 00		
7. (*d*)	Sales of prepaid Building Society Stock	466 29		
8. (*e*)	Dues on Instalment Building Society Stock	15,318 17		
				19,884 46

C.—*Receipts on Account of Investments, Loans or Debts.*

	(*a*) On Mortgages of Realty :—	
10.	(i) Principal	38,063 39
11.	(ii) Interest	7,949 47
	(*b*) On other Securities :—	
12.	(i) Principal	12,612 42

D.—*Receipts from Real Estate Beneficially Owned by Corporation.*

16. (*a*)	Sales (not included in any of foregoing items)	411 91
17. (*b*)	Rents	376 75
(*c*)	" Office	477 26

E.—*Miscellaneous.*

19. (*b*)	Premium or bonus on loans	298 95
20. (*c*)	Membership or entry fees	840 00
21. (*d*)	Fines and fees	10 45

F.—*Borrowed Money.*

26. (*b*)	Borrowed by taking deposits	4,274 00

G.—*Receipts from other Sources, viz.:*

30. (*a*)	Law costs	127 20
(*b*)	Interest returned	299 20
(*c*)	Sundry items	69 38
	Totals	$103,385 86

Expenditure for the Year Ending 31st December, 1899

I.—Expended on Corporation Account.	(Col 1.)	(Col. 2.)	Total. (Col. 4.)
A.—*Sums loaned or invested on Capital Account.*			
1. (*a*) Loaned on mortgages of realty			$18,691 04
(*c*) Loaned or invested in other securities, viz. :			
2. (i) On shares and stock collaterals			21,050 00
(ii) On property			538 01
B.—*Expended on Stock Account.*			
8. Dividends paid on permanent stock	$2,256 22		$2,256 22
11. Paid for terminating stock withdrawn		$35,750 99	35,750 99
13. Profits paid on 11 and 12	7,677 94		7,677 94
C.—*Borrowed money (other than foregoing) or interest thereon paid. viz.:*			
19. (*b*) Deposits : Principal			5,001 82
D.—*Management expenses (other than foregoing.)*			
25. (*a*) Salaries and fees	1,925 00		
27. (*c*) Advances to agents	1,448 77		
28. (*d*) Stationery, postage, printing and advertising	420 35		
29. (*e*) Law costs	127 20		
30. (*f*) Fuel, rent, taxes (other than in 7), rates and license	1,062 73		
31. (*g*) Rent	389 14		
			5,373 19
E.—*Other expenditures, viz.* :			
33. (*a*) Rev. E. J. Harris			6 65
(*b*) Advances repaid			500 00
F.—*Balance.*			
(*b*) Cash in bank			5,640 00
Totals			$103,385 86

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None issued.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None issued.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None issued.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, about 6 per cent. ; on other securities, about 5½ per cent.
7. Of the mortgages held by the Corporation, $102,085.83 is on realty situate in Ontario.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary and Treasurer, $5,000.
13. When were the accounts of the Corporation last audited? 31st December, 1899.
14. Name and address of the auditors respectively for 1899 and 1900 (if appointed). Charles Arnoldi, Toronto ; R. J. Hodge, Toronto.

THE CANADIAN MUTUAL LOAN AND INVESTMENT COMPANY.

Head Office, Toronto.

Incorporated under the Building Societies Act (R. S. O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of York, on 13th June, 1890. (Decl. Book II., 75.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Canadian Mutual Loan and Investment Company of Toronto, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 49 Wellington street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

J. J. Withrow, President, Toronto, Ont.; Feb. 22nd, 1898; Feb. 27th, 1899.
Geo. H. Gooderham, Vice-President, Toronto, Ont.; Feb. 22nd, 1898; Feb. 27th, 1899.
A. J. Jackson, Director, Toronto, Ont.; Feb. 22nd, 1898; Feb. 27th, 1899.
J. H. Mitchell, Director, Toronto, Ont.; Feb. 22nd, 1898; Feb. 27th, 1899.
E. A. Badenach, Director, Toronto, Ont.; Feb. 22nd, 1898; Feb. 27th, 1899.
Jas. E. McDougall, Trustee, Toronto, Ont.; Feb. 22nd, 1898; Feb. 27th, 1899.
E. F. Clarke, Trustee, Toronto, Ont.; Feb. 22nd, 1898; Feb. 27th, 1899.
A. S. Irving, Trustee, Toronto, Ont.; Feb. 22nd, 1898; Feb. 27th, 1899.
A. J. Jackson, Manager, Toronto, Ont.; Feb. 22nd, 1898; Feb. 27th, 1899.
J. H. Mitchell, Secretary, Toronto, Ont.; Feb. 22nd, 1898; Feb. 27th, 1899.

Schedule B.

Shares of terminating or withdrawable stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$ c.		$ c.	$ c.
Dividend 1898, $50 P. P. stock $14,557 54					
Less 6 per cent. dividend 13,951 50					
	.....	606 04	.....	64,590 91	
Dividend 1898, instalment stocks	.....	.....	.....	.....	
Number and amount in force as 31st Dec., 1898...	4,793	187,931 06	31,336	986,418 94	
" issued during 1899, from Dec., 1898, to Nov., 1899, inclusive	.....	14,386 04	627	154,057 95	
Dividend 1899 (including apportionment to redeemed and Ret. P. P. stocks)	.....	.....	.....	73,582 52	
Gross total in force at any time in 1898	4,793	202,923 14	31,963	1,278,650 32	1,481,573 46
Deduct as follows:					
Withdrawn and paid off during 1899	.....	.....	5,242	161,987 35	
Retired by Corporation during 1899	90	3,883 00	16	1,162 03	
Redeemed during 1899	126	7,001 00	.....	.....	
Matured during 1899	.....	.....	30	3,000 00	
Total deduction	216	10,884 00	5,288	166,149 38	177,033 38
Net total remaining in force at 31st Dec., 1899....	4,557	192,039 14	26,675	1,112,500 94	1,304,540 08

Summary of terminating or withdrawable stock in force 31st December, 1899:—

4,577 shares prepaid stock at $100 per share.. $457,700 on which 514 shareholders have paid into Loan Fund with profits added	$	192,039 14
26,675 shares instalment stock at $100 per share 2,667,500 on which 4,089 shareholders have paid into Loan Fund with profits added		1,112,500 94
31,252	$3,125 200	4,602	$1,304,540 08

Total amount distributed or credited in 1899:

Dividend of 7½ per cent. on ordinary (instalment) shares	$68,863 97
" 7½ " on reduced payment instalment shares	4,631 40
" 7½ " on short term instalment shares.	87 15
" 7½ " $50 prepaid shares, series B and OA to OE, including apportionments to retired and redeemed, $50 prepaid stock.....	14,386 04
	$87,968 56

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).

B.—*Terminating Capital Stock or Shares.*

17. (*d*) Prepaid stock: total in force, 4,577 shares at $50 per share, on which has been paid in loan fund	$179,206 95		
18. (*e*) Profits or accrued interest on (17) credited or apportioned, but not yet paid for year 1899	12,832 19		
20. (*g*) Instalment stock: total issue now in force, 26,675 shares at 60 and 30 cents per share of $100, on which has been paid	1,038,918 42		
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out for the year 1899	73,582 52		
		$1,304,540 08	

C.—*Liabilities to Stockholders or Shareholders other than as already shown under A and B, viz.:*

24. Contingent reserve fund, $32,000; borrowers guarantee fund, $3,011.27	$35,011 27		
25. Principal new loaning plans	11,922 38		
26. Unclaimed dividends and balances	63 42		
27. Profit and loss	19,355 59		
		66,352 66	
Total liabilities			$1,370,892 74

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—*Debts secured by Mortgages of Land.*

Insurance premium, taxes, etc	$ 24,326 90		
9. (*a*) Debts (other than item 10) secured by mortgages of land	999,236 94		
10. (*b*) Debts secured by mortgaged land held for sale	49,218 39		
11. (*c*) Interest and rents due or accrued on items 9 and 10 and not included therein	15,861 91		
		$1,088,664 14	

C.—*Debts not above enumerated for which the Corporation holds securities as follows:*

21. (*i*) Debts secured only by terminating stock or shares of the Corporation	$74,473 00		
22. (*j*) Debts secured by real estate	45,048 60		
		119,521 60	

E.—*Cash.*

32. (*b*) In banks and trusts company			129,193 17

F.—*Assets not hereinbefore mentioned.*

37. (*a*) Agents' balances, etc	$ 457 71		
38. (*b*) Office furniture	2,313 31		
39. (*c*) Interest receivable	297 72		
40. (*d*) Debentures	17,869 67		
41. (*e*) Sundry debtors	3,449 86		
42. (*f*) Interest current for December, 1899	5,826 90		
43. (*g*) Premium " " 1899	3,298 66		
		33,513 83	
Total assets			$1,370,892 74

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.

	A.—*Balance from 31st December, 1898.*	(Col. 1.)	(Col. 2.)	(Col. 4.)
1.	(*a*) Capital account			$96,485 82
	B.—*Sums received wholly or partly on Capital Stock.*			
8.	(*e*) Dues on instalment Building Society stock		$154,057 95	
	C.—*Receipts on account of investments, loans or debts.*			
	(*a*) On mortgages of realty—			
10.	(i) Principal, including transfers to real estate		165,730 02	
11.	(ii) Interest, including December, 1899, accretions	$64,626 38		
	(iii) Premiums, including December, 1899, accretions	42,894 59		
	(*b*) On other securities :			
12.	(i) Principal share loans repaid		24,530 00	
	(*c*) Unsecured debts :			
14.	New loaning plan		11,112 73	
15.	Loan expense and taxes		980 81	
	E.—*Miscellaneous.*			
18.	(*a*) Contributions from instalment stock	29,879 05		
20.	(*c*) Membership or entry fees (being income of Corporation)	666 00		
21.	(*d*) Fines transferred and withdrawal fees	3,932 09		
22.	(*e*) Premiums in arrears		1,210 04	
23.	(*f*) Fines "		86 43	
24.	(*g*) Premiums in transit		617 30	
	G.—*Receipts from other sources, viz.:*			
30.	Profits from withdrawals	14,900 10		
	Interest, etc	5,632 41		
	Agents' balances		1,433 04	
	Unclaimed dividends		5 93	
	Totals	$162,530 62	$359,764 25	$618,780 69

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I. Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 2)	(Col. 4).
1.	(*a*) Loaned on mortgages of realty		$198,001 77	
	(*b*) Loaned or invested in other securities, viz :—			
2.	(i) Loans on shares		24,400 00	
3.	(ii) Real estate		10,248 12	
7.	(*d*) Incumbrances on realty paid off and loss, real estate	$11,683 56		
	Sundry debtors and bills receivable		3,540 66	
	B.—*Expended on Stock Account.*			
9.	Dividends on terminating stock :—			
	Matured ordinary	144 38		
	Retired $50 P. P. S	403 97		
	Redeemed $50 P. P. S	1,311 93		
11.	Paid for terminating stock withdrawn		161,987 35	
12.	Paid for terminating stock matured, ordinary		3,000 00	
13.	Profits paid on ordinary and prepaid		5,045 03	
14.	Paid for terminating stock reinstated	5,669 50		
	Terminating stock redeemed		7,001 00	
	Interest on $50 P. P. stock		12,397 65	

	D.—*Management Expenses (other than foregoing).*	(Col. 1.)	(Col. 2.)	(Col. 4.
	Local Government tax, etc.	$ 2,411 55		
25. (*a*)	Salaries and fees, officers, directors, trustee fees and office assistance	22,327 35		
26. (*b*)	Commission or brokerage	8,724 74		
28. (*d*)	Stationery, postage, printing and advertising	1,437 61		
29. (*e*)	Law costs	1,049 24		
30. (*f*)	Rent	787 50		
31. (*g*)	Travelling expenses	2,823 26		
32. (*h*)	Registration fees	105 00		
(*i*)	Trusts Co. fees, head office and agency charges	2,168 91		
	E.—*Other Expenditures viz.:*			
	Interest in arrears		$486 53	
	Interest in transit		701 73	
	Borrowers guarantee fund		788 54	
	Contingent reserve fund		816 66	
33. (*a*)	Discount advance payments	83 09		
	Insurance premiums		1,896 18	
	F.—*Balance.*			
(*b*)	Cash in various banks		127,337 88	
	Totals	$61,131 59	$557,649 10	$618,780 69

Miscellaneous Statement for the Year Ending 31st December, 1899.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, nil; on debentures, nil; on debenture stock, nil.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6 and 8 per cent. interest and 4½ premium; on other securities, 6 and 8 per cent. interest and 4⅘ premium.

7. Of the mortgages held by the Corporation $165,665.00 is on realty situate situate in Ontario, and $833,591.94 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account in 1899, $10,248.12.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No., 42; amount, $37,503.63

10. Aggregate market value of the land mortgaged to the Corporation, $2,326,520.

11. How often are the securities held by the Corporation valued? As occasion may require.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary, $5,000; General Manager, $5,000; Cashier, $2,000. By Guarantee Companies.

13. When were the accounts of the Corporation last audited? To December 31st, 1899.

14. Names and address of the auditors respectively for 1899 and 1900, W. H. Cross, F.C.A., Toronto; Jas. Hardy, F.C.A., Toronto.

THE CANADIAN SAVINGS, LOAN AND BUILDING ASSOCIATION.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York on 11th February, 1890. (Dec. Book II., 71.)

The lending and the borrowing powers are governed by the Loan Corporations Act, 1897, c 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Canadian Savings, Loan and Building Association of Toronto, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 90 Church street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Major John A. Carlaw, President, Toronto; 14th March, 1899; 27th February, 1900.
Daniel Rose, Vice-President, Toronto; 14th March, 1899; 27th February, 1900.
J. T. Scott, 2nd Vice-President, Toronto; 14th March, 1899; 27th February, 1900.
W. J. Hambly, Managing Director, Toronto; 14th March, 1899; 27th February, 1900.
E. W. D. Butler, Secretary, Toronto; 14th March, 1899 27th February, 1900.

A. Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $102,900, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
Fully paid ...	1,029	$100	$102,900	$61,496 00	.....

List of Shareholders as at 31st December, 1899.

(Not printed.)

Schedule B.

			Prepaid.		Instalment.		Total.
			No.	Amount	No.	Amount	
Shares of Terminating or Withdrawable Stock.				$		$	$
Number and amount in force at 31st Dec., 1898			2,636	263,600	7,599	759,900	1,023,500
" issued during 1899			893	89,300	2,601	260,100	349,400
Gross total in force at any time in 1899			3,529	352,900	10,200	1,020,000	1,372,900
	No. of shares	Amount					
Deduct as follows:		$					
Withdrawn and paid off during 1899	367	36,700					
Forfeited and lapsed during 1899	459	45,900					
Total deduction	826	82,600	18	1,800	808	80,800	82,600
Net total remaining in force at 31st Dec., 1899			3,511	351,100	9,392	939,200	1,290,300
Total amount distributed or credited in 1899:							
(1) As interest			.....	.....	.....	.....	7,538.17
(2) As dividends out of profits			.....	.....	.....	.....	2,778.77
3,511 shares prepaid stock at $100 per share, $351,100 on which 305 shareholders have paid in to Loan Fund							$149,718.07
9,392 shares instalment stock at $100 per share, $939,200			" 2,462		"	"	30,434.40
Totals	$1,290,300		2,767				$180,152.47

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
2. (*a*) Ordinary capital fully called: Total called, $102,900; total paid thereon		$61,496 00
B.—Terminating Stock or Shares.		
17. (*d*) Prepaid stock: Total in force, 3,511 shares at $100 per share, on which has been paid into Loan Fund		149,718 07
20. (*g*) Instalment stock: Total issue in force, 9,392 shares at $100 per share, on which has has been paid into Loan Fund		27,655 63
21. (*h*) Profits or accrued interest on 20 credited or appropriated but not yet paid		2,778 77
Liabilities to Stockholders or Shareholders other than above.		
24. Borrowers return of principal		10,732 71
25. Contingent account		1,515 07
26. Reserve Fund		500 00
27. Promotion account		1,057 70
Total liabilities		$255,453 95

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land including buildings		$11,123 63
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land		225,734 36
C.—Debts not above Enumerated for which the Corporation Holds Securities as follows:		
21. (*i*) Debts secured only by Terminating Stock or Shares of the Corporation		2,007 13
E.—Cash.		
31. (*a*) On hand		680 80
32. (*b*) In banks		11,663 78
F.—Assets not hereinbefore mentioned.		
38. (*b*) Agents balances		302 74
39. (*c*) Suspense account		759 14
40. (*d*) Charters, Quebec, Manitoba and Ontario license		1,852 00
42. (*f*) Office furniture, Toronto and seven branches		1,330 37
Total assets		$255,453 95

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.				
A.—Balances from 31st December, 1898.				
1. (*b*) Cash (not already shown under (1):)	(Col. 1.)	Col. 2.)	(Col. 3.)	(Col. 4.)
2. (i) On hand and in bank		$22,897 49		
B.—Sums received wholly or partly on Capital Stock.				
4. (*a*) Calls on permanent capital			$11,868 25	
7. (*d*) Sales of prepaid stock		37,464 00		
8. (*e*) Dues on instalment stock		32,146 67		

Cash Account.—*Continued.*

Receipts for the Year Ending 31st December, 1899.

	C.—*Receipts on Account of Investments, Loans or Debts.*				
	(*a*) On mortgages of realty :				
10.	(i) Principal		10,732 71		
11.	(ii) Interest	$12,142 42			
	(*b*) On other securities :				
	Stock loans		853 95		
	E.—*Miscellaneous.*				
18.	(*a*) Commission or brokerage	22,105 94			
22.	(*e*) Forfeiture, lapsed and suspended	1,515 07			
	G.—*Receipts from other sources, viz.* :				
30.	(*a*) Suspense account		132 32		
	(*b*) Accrued expense fund	3,705 08			
	(*c*) Agents' advances repaid		161 22		
	Totals	$39,468 51	$104,388 36	$11,868 25	$155,725 12

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 2.)	Col. 4.)
1.	(*a*) Loaned on mortgages of realty and stock		$95,199 43	
	(i) Improvements on property owned		904 26	
	(ii) On association's stock		727 00	
	B.—*Expended on Stock Account.*			
9.	Dividends paid shareholders	$10,811 92		
12.	Paid on terminating stock			
13.	Profits paid on (11) and (12)	927 27		
15.	Terminating stock retired		7,843 59	
	" forfeited, lapsed and suspended		1,515 07	
	D—.*Management Expenses* (*other than foregoing*).			
25.	(*a*) Salaries and fees, home office	4,551 96		
26.	(*b*) Commission	7,543 56		
27.	(*c*) Agents' advances	463 96		
28.	(*d*) Stationery, postage, printing and advertising	1,686 39		
29.	(*e*) Law costs	274 15		
30.	(*f*) Rent	1,331 78		
31.	(*g*) Travelling expenses	218 44		
	Registration fees	30 00		
	Office expenses, etc	573 73		
	E.—*Other Expenditures viz.* ;			
33.	(*a*) Commission on loans	1,163 82		
34.	(*b*) Agents' salaries	5,354 25		
35.	(*c*) Commission on collections	2,025 24		
37.	(*e*) Office furniture		234 72	
	F.—*Balance.*			
37.	(*a*) Cash on hand		680 80	
	(*b*) Cash in various banks		11,663 78	
	Totals	$36,956 47	$118,768 65	$155,725 12

Miscellaneous Statement for the Year Ending 31st December, 1899.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 10⅛%; on other securities, 12%.

7. Of the mortgages held by the Corporation $165,379.24 is on realty situate in Ontario, and $60,355.12 elsewhere.

10. Aggregate market value of the land mortgaged to the Corporation, $421,880.

11. How often are the securities valued? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Managing Director, $2,000; Cashier, $500. By Guarantee Company.

13. When were the accounts of the Corporation last audited? 2nd February, 1900.

14. Name and addresses of the auditors respectively for 1899, A. H. Cochrane and Sam'l G. Leveratt.

THE DOMINION PERMANENT LOAN COMPANY.

Head Office, Toronto, Ont.

Constating Instruments.

1890.—Declaration under R. S. O. 1887, c. 169; filed with the Clerk of the Peace for the County of York, 7th May, 1890. The original corporate name was The Dominion Building and Loan Association.

1897.—Act of the Dominion of Canada, 60-61 V. c. 85, extending the business of the Company to the whole Dominion; defining the borrowing powers of the Company; regulating its issue of debentures and debenture stock; providing for the prohibition of loans upon the Company's own stock; continuing the Company under the control of the Loan Corporations Act of Ontario.

1898.—Order in Council of Ontario, (29th January, 1898) changing the corporate name to the Dominion Permanent Loan Company,—to take effect from and after 1st August, 1898.

1898.—Act of the Dominion of Canada, confirming the said change of corporate name.

See Statutes of Canada, 1899.

Annual Statement

Of the condition and affairs of the Dominion Permanent Loan Company, of Toronto, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street west, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Hon. J. R. Stratton, M.P.P., President, Peterborough; 1st March, 1899, 7th March, 1900.
Thomas P. Coffee, Vice-President, Toronto; 1st March, 1899, 7th March, 1900.
C. Kloepfer, M.P., Director, Guelph; 1st March, 1899, 7th March, 1900.
D. W. Karn, Director, Woodstock; 1st March, 1899, 7th March, 1900.
J. M. Lefevre, M.D., Director, Vancouver, B.C.; 1st March, 1899, 30th December, 1899.
F. M. Holland, Managing Director and Secretary, Toronto; 1st March, 1899, 7th March, 1900.

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $803,700, as more particularly set out in Schedule A. hereto.

Schedule A.

(a) Fixed and Permanent Capital Stock Created by Virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	—		
		$	$	$ c.	$ c.
1. Fully called	2,118	100	211,800	211,800 00	.....
2. Partly called	5,705	100	570,500	255,020 35	315,479 65
3. Instalment (payable by fixed periodical payments, and still in process of payment.)	214	100	21,400	11,096 53	10,303 47
Totals	8,037	100	803,700	477,916 88	325,783 12

List of Shareholders as at 31st December, 1899.

(Not Printed.)

Schedule B

	Fully paid.		Prepaid.		Instalment.		Total.
	No.	Amount	No.	Amount	No.	Amount	
Shares of Terminating or Withdrawable Stock:		$		$		$	$
Number and amount in force at 31st December, 1898	951	95,100	3,230	323,000	9,603¾	960,375	1,378,475
Number and amount issued during 1899	none.						
Gross total in force at any time in 1899	951	95,100	3,230	323,000	9,603¾	960,375	1,378,475
Deduct as follows: (No. of shares)							
Withdrawn and paid off during 1899. 3,215¼	229¾	22,975	235	23,500	2,758½	275,850	321,525
Retired by Corporation during 1899. 2,103	.....	.....	858	85,800	1,245	124,500	210,300
Converted into permanent stock during 1899 105	5	500	57	5,700	35	3,500	10,500
Forfeited and lapsed during 1899 32	...	.....	.....	.....	32	3,200	3,200
Total deduction 5,455¼	234¾	23,475	1,150	115,000	4,070½	407,050	545,525
Net total remaining in force at 31st December, 1899	716¼	71,625	2,080	208,000	5,533¼	553,325	832,950

Summary of Terminating or Withdrawable Stock in Force at 31st December, 1899.

716¼	shares fully paid stock at $100 per share, $71,625, on which has been paid into loan fund	$71,625 00
2,080	shares prepaid stock (other than above) at $100 per share $208,000 on which has been paid into loan fund	104,000 00
5,533¼	shares instalment stock (payable by fixed periodical payments) at $100 per share, $553,325, on which has been paid into loan fund	176,580 98
8,329½		$352,205 98

Total amount distributed, or credited in 1899:

(1) As interest on investment stock, $20,475.70.
Rate of such interest, per cent. per annum, 8.09 and 8.27 per cent.

(2) As to dividends out of profits, fully paid stock $5,720.84; prepaid stock $8,612.84.
Rate or rates per cent. of such dividends, 5 and 6 per cent.

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares*

1.	(*a*) Ordinary joint stock capital fully called: Total paid thereon	$211,800 00
2.	(*b*) Ordinary joint stock capital called; Total paid thereon	255,020 35
5.	(*e*) Unappropriated profits in respect of (1), (2) and (8)	17,775 84
6.	(*f*) Reserve fund in respect of (1) (2) and (8)	23 035 90
7.	(*g*) Contingent fund in respect of (1) (2) and (8)	18,282 48
8.	(*h*) Instalment permanent stock, payable by fixed periodical payments: total subscribed, $21,400 on which has been paid	11,096 53

B.—*Terminating Capital Stock or Shares.*

14.	(*a*) Fully paid stock: total in force, 716¼ shares at $100 per share, carried to loan fund	71,625 00
15.	(*b*) Profits or accrued interest on (14) credited or appropriated but not yet paid	2,217 75
17.	(*d*) Prepaid stock: total in force, 2,080 shares at $100 per share, on which has been paid into loan fund	104,000 00
18.	(*e*) Profits or accrued interest on (17) not credited or appropriated	8,351 70
20.	(*g*) Instalment stock: total issue now in force, 5,533¼ shares at $100 per share, $553,325 on which has been paid into loan fund	176,265 63
21.	(*h*) Profits or accrued interest on (20) credited or appropriated but not paid out	58,136 47
23.	(*j*) Instalments or premiums paid on (20) in advance	315 35

C.—			
24. Unclaimed dividends		$60 00	
			$957,983 00
LIABILITIES TO THE PUBLIC.			
27. Deposits		$7,177 93	
28. Interest on deposits, due or accrued or capitalized		3,327 70	
29. Debentures in Canada		353,416 00	
30. Interest due and accrued on (29)		5,134 02	
			449,055 65
Total liabilities			$1,407,038 65

CR. BALANCE SHEET AS AT 31ST DECEMBER, 1899.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.			
A.—Immovable Property Owned Beneficially by Corporation.			
5. (*b*) Freehold land (including buildings) other than foregoing			$42,407 83
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,263,863 46		
10. (*b*) Debts secured by mortgaged land held for sale	51,147 21		
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein	19,612 87		
			1,334,623 54
C.—Debts not above enumerated for which the Corporation holds Securities as follows:			
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation.	$1,339 50		
21. (*i*) Debts secured only by terminating stock or shares of the Corporation.	2,697 80		
26. (*n*) Interest due or accrued on items 20 and 21 and not included therein	129 25		
			4,166 55
E.—*Cash.*			
31. (*a*) On hand	$591 20		
32. (*b*) In banks	14,219 53		
			14,810 73
F.—*Assets not hereinbefore mentioned.*			
37. (*a*) Sundry accounts	$3,539 66		
38. (*b*) Office premises and furniture	7,490 34		
			11,030 00
Total assets			$1,407,038 65

CASH ACCOUNT.

Receipts for the Year Ending 31st December, 1899

	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total. (Col. 4.)
I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.				
A.—Balances from 31st December, 1898.				
(*b*) Cash (not already shown under (1)):				
2. (i) On hand				$31 18
B.—Sums Received Wholly or Partly on Capital Stock.				
4. (*a*) Calls on joint stock permanent capital			$30,184 73	
5. (*b*) Premiums on (4)	$86 00			
8. (*e*) Dues on instalment building society stock	7,549 22	$41,621 18		79,441 13
C.—Receipts on Account of Investments, Loans or Debts.				
(*a*) On mortgages of realty:				
10 (i) Principal	326,700 36			
11. (ii) Interest	126,355 21			
(*b*) On other securities:				
12. (i) Principal	5,208 52			
13. (ii) Interest or dividends	340 70			
				458,604 79
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
16. (*a*) Sales	9,608 98			
17. (*b*) Rent	2,642 08			
				12,251 06
E.—*Miscellaneous.*				
6. (*c*) Membership or entry fees (being income of Corporation)	11 00			
21. (*d*) Fines	800 02			
42. (*e*) Forfeitures or lapses	264 18			
24. (*g*) Conversions of terminating stocks into permanent stock			5,768 31	6,843 31
F.—*Borrowed Money.*				
26. (*b*) Borrowed by taking deposits	157,926 64			
27. (*c*) Borrowed on debentures	221,216 00			379,142 64
Totals				$936,314 31

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

		(Col. 1.)	(Col. 2.)	Total (Col. 4).
	I.—Expended on Corporation Account.			
	A.—*Sums Loaned or Invested on Capital Account.*			
1.	(*a*) Loaned on mortgages of realty	$307,470 62		
	(*b*) Loaned or invested in other securities, viz.:			
2.	(i) Stocks loans	443 20		
	(ii) Taxes on real estate	696 50		
	(iii) Insurance, real estate	271 72		
	(iv) Repairs "	332 18		
				$309,214 22
	B.—*Expended on Stock Account.*			
8.	(*a*) Dividends paid on permanent stock	$26,659 65		
9.	Dividends paid on terminating stock	14,333 68		
10.	Interest paid on terminating stock	66,191 24		
				107,184 57
11.	Paid for terminating stock withdrawn		$115,693 50	
14.	Paid for terminating stock retired		99,427 22	
15.	Paid for terminating stock forfeited or lapsed		264 18	
16.	Terminating stock converted into permanent		5,768 31	
				221,153 21
	C.—*Money Borrowed (other than foregoing) or interest thereon paid, viz.:*			
18.	(*a*) Repaid bank	$67,916 76		
19.	(*b*) Deposits: Principal, $125,222.30; interest, $3,327.70	128,550 00		
20.	(*c*) Debentures issued in Canada: Principal, $29,900; interest, $9,031.45	38,931 45		
				235,398 21
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees	$15,524 68		
26.	(*b*) Commission or brokerage	10,160 27		
28.	(*d*) Stationery, postage, printing and advertising	2,768 02		
29.	(*e*) Law costs:	3,699 17		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	4,744 50		
31.	(*g*) Travelling expenses	1,651 70		
32.	(*h*) Registration and legislation fees	408 70		
				38,957 40
	E.—*Other Expenditures, viz.:*			
33.	(*a*) Office furniture and premises	$6,614 55		
34.	(*b*) Written off	50 28		
35.	(*c*) Sundry accounts	2,931 50		
				9,596 33
	F.—*Balance.*			
37.	(*a*) Cash on hand and in bank			14,810 73
	Totals			$936,314 31

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $34,236.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, none.
3. Amount of other existing obligations of the Corporation which will mature in 1900, none.
4. Amount of securities held by the Corporation which will mature and become payable to the corporation in 1900, none.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4 per cent.; on debentures, 4½ per cent.; on de benture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 9½ per cent.; on other securities, 9 per cent.
7. Of the mortgages held by the Corporation $256,162.80 is on realty situate in Ontario, and $1,059,847.82 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $22,674.85.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? No., 18; amount $14,274.42.
10. Aggregate market value of the land mortgaged to the Corporation, about $2,500,000.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; book-keeper, $500; and accountant, $500; teller, $1,000.
    (*b*) Bonds are executed by Guarantee Company.
13. When were the accounts of the Corporation last audited? 30th December, 1899.
14. Names and address of the auditors respectively for 1899: H. Vigeon, F.C.A., Toronto, and W. B. Tindall, C.A., Toronto.

THE EQUITABLE SAVINGS, LOAN AND BUILDING ASSOCIATION.

Head Office, 24 Toronto St., Toronto.

Incorporated under the Building Societies' Act, (R S. O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of York, on the 29th February, 1892, (Decl. Book II., 87.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Equitable Savings, Loan and Building Association, of Toronto, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 22 Adelaide Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of three directors and three trustees holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

H. O'Hara, President, Toronto ; 21st February, 1899 ; 20th February, 1900.
John McGillivray, Trustee, Toronto ; 21st February, 1899 ; 20th February, 1900.
J. F. Eby, Trustee, Toronto, 21st February, 1899 ; 20th February, 1900.
John C. Copp, Trustee, Toronto ; July, 1899 ; 20th February, 1900.
Edward A. Taylor, Managing Director, Toronto; 21st February, 1899 ; 20th February, 1900.
Thos. J. Wardell, Secretary and Director, Toronto ; 21st February, 1899 ; 20th February, 1900.

A. Permanent capital stock : total amount authorized, $500,000 ; total amount subscribed, $202,500, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	1959	100	195,900	195,900	
3. ....per cent. called	66	100	6,600	3,455	3,145
Totals	2025		202,500	199,355	3,145

List of Shareholders as at 31st December, 1899.

(Not printed.)

Shares of terminating or withdrawable stock.			Prepaid.		Instalment.		Total.
			No.	Amount.	No.	Amount.	
						$ c.	$ c.
Number and amount in force at 31st December, 1898		16,429	1,705		14,724		
Number and amount issued during 1899		1,615	17		1,598		
Gross total in force at any time in 1899		18,044	1,722		16,322		
	No. of shares	Amount					
Deduct as follows:							
Withdrawn and paid off during 1899	1,377	39,678.99	44		1,333		
Converted into permanent stock during 1899	491	22,883.46	491				
Forfeited and lapsed during 1899	846	1,044.10			846		
Total deductions	2,714	63,606 55	535		2,179		
Net total remaining in force at 31st December, 1899			1,187	67,211.14	14,143	267.872.50	335,083.64

Total amount distributed or credited to terminating or withdrawable stock in 1899:
(2) As dividends out of profits $22,101 70
Rate or rates per cent. of such dividends 8%.

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

1.	(*a*) Ordinary capital fully called; total called, $ total paid thereon	$199,355 00	
4.	(*d*) Dividends declared in respect of (1) not yet paid	5,765 58	
	Calls on permanent stock	495 00	

B.—*Terminating Capital Stock or Shares.*

17.	(*d*) Prepaid stock; total in force shares at $ per share, on which has been paid	67,211 14	
18.	(*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid		
20.	(*g*) Instalment stock	250,548 59	
21.	(*h*) Profits or accrued interest on (20) credited or appropriated but not paid out	17,323 91	
			$540,699 22

C.—*Liabilities to Stockholders or Shareholders other than as already shown under* A *or* B, *viz.*:

24.	Reserve Fund	5,235 00	
25.	Balance at Credit Profit and Loss Account	3,680 08	
			8,915 08

Liabilities to the Public.

29	Debentures issued in Canada	3,000 00	
			$3,000 00
	Total liabilities		$552,614 30

Balance Sheet as at 31st December, 1899.

Cr

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned by Corporation.			
5. (*b*) Freehold land (including buildings) other than foregoing		$20,484 11	
7. (*d*) Freehold land sales being completed		5,475 00	
			$25,959 11
B.—Debts Secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$492,436 93	
			$492,436 93
C.—Debts not above enumerated for which the Corporation holds security as follows:			
21. (*i*) Debts secured only by terminating stock or shares of the Corporation		25,119 98	
			25,119 98
E.—Cash.			
32. (*a*) In Trust Co			4,281 40
F.—Assets not Hereinbefore Mentioned.			
37. (*b*) Office furniture		797 13	
38. (*a*) Insurance arrears		470 48	
39. (*d*) License account		1,345 00	
40. (*c*) Calls on permanent stock		495 00	
41. (*c*) Agents balances		1,709 27	
			4,816 88
Total assets			$552,614 30

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	(Col. 1.)	(Col. 2).	(Col. 3.)	(Total, Col. 4.)
I.—Received by the Corporation for its Own Use.				
A.—Balances from 31st December, 1898.				
1. Capital account				$86,448 70
B.—Sums Received Wholly or Partly on Capital Stock.				
4. (*a*) Sales of permanent capital			$63,932 52	
5. (*b*) Premiums on 4			735 00	
				64,667 52
7. (*d*) Sales of prepaid building society stock		$1,508 68		
8. (*e*) Dues on instalment building society stock		98,812 63		
				100,321 31
C.—Receipts on Account of Investments, Loans or Debts.				
(*a*) On mortgages of realty :—				
10. (i) Principal				78,191 30
11. (ii) Interest	$27,512 30			
				27,512 30
D.—Receipts on Real Estate Owned Beneficially by Company.				
16. (*a*) Sales				16,843 96
17. (*b*) Rents				
E.—Miscellaneous.				
19. (*b*) Premium or bonus on loans	12,284 20			
21. (*d*) Fines	106 67			
22. (*e*) Forfeiture or lapses	1,044 10			
				13,434 97
F.—Borrowed Money.				
27. (*c*) Borrowed on debentures				3,000 00
G.—Receipts from other sources, viz.:				
30. (*a*) Arrears, insurance, repaid	1,354 81			
(*b*) Arrears, interest, etc., repaid	2,519 73			
(*c*) Commission on insurances	605 82			
(*d*) Expense account	58 75			
				4,539 11
Totals				$394,959 17

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums loaned or Invested on Capital Account.*

	Col. 1.	Col. 2.	Col. 3.	Total (Col. 4).
1. (*a*) Loaned on Mortgages Realty			$264,334 56	$264,334 56
(*c*) Insurances or taxes advanced on property mortgaged to Company	$470 48			470 48
B.—*Expended on Stock Account.*				
8. Dividends paid on permanent stock	8,907 76			
9. Dividends paid on terminating stock	3,225 50			12,133 26
11. Paid for terminating stock withdrawn		39,678 99		39,678 99
16. Terminating stock converted into permanent		22,883 46		22,883 46
D.—*Management Expenses* (*other than foregoing*).				
25. (*a*) Salaries and fees	9,058 10			
26. (*b*) Commission or brokerage	7,405 50			
27. (*c*) Advance to agents	1,709 27			
28. (*d*) Stationery, postage, printing and advertising	2,260 95			
29. (*e*) Law costs	45 43			
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,345 33			
31. (*g*) Travelling expenses	2,173 85			23,998 43
E.—*Other Expenses, viz.*				
33. (*a*) Discount on advance payments	24 95			
34. (*b*) Office furniture	696 80			
35. (*c*) Property acc	20,974 28			
36. (*d*) Property sold under agreement	5,482 56			27,178 59
F.—*Balance.*				
37. (*b*) Cash in Trusts Corporations				4,281 40
Totals				$394,959 17

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.

3. Amount of other existing obligations of the Corporation which will mature in 1900. None.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. None.

5. Average rate of interest per annum paid by the Corporation during 1899. On deposits, none; on debentures, 4½%; on debenture stock, none.

6. Average rate of interest per annum received by the Corporation during 1899. On mortgages of realty, 8%.

7. Of the mortgages held by the Corporation $110,735.00 is on realty situate in Ontario, and $381,701.93 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1899, 19

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? No., 19; amount, $18,415.

10. Aggregate market value of the land mortgaged to the Corporation, $871,466.70.

11. How often are the securities held by the Corporation valued? Yearly and from time to time at audit.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager $5,000, Secretary, $5,000, Cashier, $2,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited? 31st December, 1899.

14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed)? H. R. O'Hara, Toronto; George Clay, Toronto.

THE GLOBE SAVINGS AND LOAN COMPANY.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies' Act (R. S. O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of York, on the 9th February, 1892. (Decl. Book II, 89.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Globe Savings and Loan Company, of Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 73 and 75 Victoria street in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

E. F. B. Johnson, Q.C., President, Toronto, Ont. ; 1st January, 1899 ; 31st December, 1899.
John Flett, Vice-President, Toronto, Ont.: 1st January, 1899 : 31st December, 1899.
Henry Lowndes, Director, Toronto, Ont.; 1st January, 1899 ; 31st December, 1899.
Col. A. H. Macdonald, Director, Guelph, 1st January, 1899 ; 31st December, 1899.
L. P. D. Tilley, Director, St. John, N.B.; 1st January, 1899 ; 31st December, 1899.
J. A. Girvin, Director, Winnipeg, Man. ; 1st January, 1899 ; 31st December, 1899.
E. W. Day, Managing Director and Secretary, Toronto.

A. Permanent capital stock : Total amount authorized, $1,000,000 ; total amount subscribed, $997,735, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st Dec., 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	—		
		$	$	$ c.	$ c.
1. Fully called	4,466	100 ; 65 & 20	395,235	387,778 93	7,456 07
2. Partly called	16,400	100 & 20	602,500	72,631 50	529,868 50
Totals.....	20,866	....	997,735	460,410 43	537,324 57

List of Shareholders as at 31st December, 1899.

(Not printed.)

Schedule B.

	Fully paid.		Prepaid.		Instalment.		Total.
	No.	Amount	No.	Amount	No.	Amount.	
		$		$		$	$
Shares of Terminating or Withdrawable Stock.							
Number and amount in force at 31st Dec., 1898	59	5,900	966	96,600	13,272¾	1,327,275	1,429,775
" " issued during 1899	....	....	5	500	660½	66,050	66,550
Gross total in force at any time in 1899	59	5,900	971	97,100	13,933¼	1,393,325	1,496,325
Deduct as follows.	No. of shares	Amount					
		$					
Withdrawn and paid off during 1899	3,968	396,800	....	....	94	9,400	3,874	387,400	396,800
Converted into permanent stock during 1899	2,351	235,100	....	....	197	19,700	2,154	215,400	235,100
Forfeited and lapsed during 1899	21½	2,150	....	....	....	....	21½	2,150	2,150
Total deductions	6,340½	634,050	....	....	291	29,100	6,049½	604,950	634,050
Net total remaining in force at 31st Dec., 1899	59	5,900	680	68,000	7,883¾	788,375	862,275

59 shares fully paid stock at $100 per share,	$5,900,	on which	$ 5,900 has been paid into Loan Fund.
680 shares prepaid stock at 100 "	68,000	"	39,842.99 " "
7883¾ shares instalment stock at 100 "	788,375	"	185,802.71 " "
8,622¾ Totals	$862,275		$231,545.70

Total amount distributed or credited in 1899:

(1) As interest $11,594 16

Rate of such interest per cent. per annum, 6 per cent.

(2) As dividends out of profits 362 50

Rate or rates per cent. of such dividends, 5 and 6 per cent.

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

1. (*a*) Ordinary permanent capital called; total paid thereon	$387,778 93	
2. (*b*) Ordinary joint stock capital, per cent. called: total paid thereon	72,631 50	$460,410 43
B.—*Terminating Capital Stock or Shares.*		
14. (*a*) Fully paid stock: Total in force 59 shares at $100 per share	5,900 00	
17. (*d*) Prepaid stock: Total in force 680 shares at $100 per share, on which has been paid and credited	39,842 99	
20. (*g*) Instalment stock: Total issue now in force 7,883¾ shares at $100, on which has been paid and credited	185,802 71	231,545 70
C.—*Liabilities to Stockholders or Shareholders other than as already shown under A. or B., viz.*		
24. Contingent account		9,828 61
		$701,784 74

Liabilities to the Public.

27. Deposits payable on notice	$17,424 87	
29. Debentures issued in Canada	82,850 00	
30. Interest due and accrued on (29)	1,581 64	
37. Owing to banks	25,575 55	
40. Other liabilities to the public, viz.:—		
41. Sundry personal accounts	1,401 05	
42. Held to complete loans approved	40,125 00	168,958 11
Total liabilities		$870,742 85

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

	A.—Immovable property owned beneficially by Corporation.		
5. (*b*)	Freehold land (including buildings) other than foregoing		$35,200 81
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land		791,016 06
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	$5,991 20	
21. (*i*)	Debts secured only by terminating stock or shares of the Corporation	9,442 50	
22. (*j*)	Debts secured by terminating stock or shares of the Corporation and Life Insurance Policies assigned	2,500 88	
24. (*l*)	Fire insurance premiums paid for borrowers	3,813 14	
25. (*m*)	Cash advanced to close loans	6,425 00	
			28,172 72
	E.—Cash		
31. (*a*)	On hand	$407 83	
32. (*b*)	In banks	7,475 99	
33. (*c*)	In the Imperial Trust Co., Toronto	1,155 40	
			9,039 22
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	Office fittings		1,011 51
38. (*b*)	Agents' balances		101 35
39. (*c*)	Open account (personal)		6,201 18
	Total assets		$870,742 85

Cash Account

Receipts for the Year Ending 31st December, 1899

I.—Received by the Corporation for its Own Use.

		(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.
	A.—Balances from 31st December, 1898.				
	(*b*) Cash (not already shown under (1)):—				
2.	(i) On hand				$676 39
3.	(ii) In bank				12,503 65
	B.—Sums Received Wholly or Partly on Capital Stock.				
4. (*a*)	Call on joint stock permanent capital			$8,528 90	
5. (*b*)	Premiums on (4)	$15,617 70		15,617 70	24,146 60
7. (*d*)	Sales of prepaid building society stock		$500 00		
8. (*e*)	Dues on instalment building society stock		58,915 85		59,415 85
	C.—Receipts on Account of Investments, Loans or Debts.				
	(*a*) On mortgages of realty:—				
10.	(i) Principal	183,193 40			
11.	(ii) Interest	68,920 23			
	(*b*) On other securities:—				
12.	(i) Principal	82 48			
	(ii) Interest	1,160 09			253,356 20
	D.—Receipts from Real Estate.				
16. (*a*)	Sales	$6,952 47			6,952 47
	E.—Miscellaneous.				
22. (*e*)	Forfeiture or lapses	54 80			
24. (*g*)	Conversions of terminating stock into permanent stock			66,335 18	
(*h*)	Transferred to contingent account	3,216 32			69,606 30
	F.—Borrowed Money.				
25. (*a*)	Bank advances	25,575 55			
26. (*b*)	Borrowed by taking deposits	74,981 73			
27. (*c*)	Borrowed on debentures	24,100 00			124,657 28
	G.—Receipts from other Sources viz.:				
30. (*a*)	Personal accounts, agents and others	1,034 51			
(*b*)	Transfer fees	33 62			
(*c*)	Life insurance premiums	33 09			
	Reduction in office fittings account	357 17			1,458 39
	Totals	$405,313 16	$59,415 85	$90,481 78	$552,773 13

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

	I.—Expended on Corporation Account.	(Col. 1.)	(Col. 2.)	(Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*			
1.	(*a*) Loaned on mortgages of realty	$229,440 52		
	(*b*) Loaned or invested in other securities, viz.:			
2.	(i) Company's shares	1,878 53		
7.	(*e*) Insurance advances on property mortgaged to the Corporation	146 05		$231,465 10
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	25,516 59		25,516 59
9.	Dividends paid on terminating stock	362 50		
10.	Interest on terminating stock, advance payments	46 07		408 57
11.	Paid for terminating stock withdrawn		$92,299 19	92,299 19
13.	Profits paid on (11) and (12)	967 75		967 75
15.	Terminating stock forfeited or lapsed		54 80	54 80
16.	Terminating stock converted into permanent		66,335 18	66,335 18
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*			
18.	(*a*) Bank account	193 83		
19.	(*b*) Deposits: Principal, $92,925.09; interest, $783.94	93,709 03		
20.	(*c*) Debentures issued in Canada: Principal; interest, $2,733.47	2,733 47		96,636 33
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees	7,770 51		
26.	(*b*) Commission or brokerage	4,254 84		
27.	(*c*) Salaries to agents	1,337 50		
28.	(*d*) Stationery, postage, printing and advertising, exchange, etc.	2,009 08		
29.	(*e*) Law costs	307 52		
30.	(*f*) Fuel, rent, taxes (other than in 7) and rates	499 92		
31.	(*g*) Travelling expenses	550 45		
32.	(*h*) General expenses	887 65		17,617 47
	E.—*Other Expenditure, viz.:*			
33.	(*a*) Personal accounts, agents, etc	5,345 53		
34.	(*b*) Written off office furniture and real estate	2,337 17		
35.	(*c*) Mortgage and income tax	1,533 91		
36.	(*d*) Carried to contingent account	3,216 32		12,432 93
	F.—*Balance.*			
37.	(*a*) Cash on hand	407 83		
	(*b*) Cash in Imperial Trust Co., Toronto	1,155 40		
	(*c*) Cash in various banks	7,475 99		9,039 22
	Totals			$552,773 13

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures of the Corporation in Canada which will mature in 1900, $14,300.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4 per cent.; on debentures, 4.75 per cent.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty 8 per cent; on other securities, 8 per cent.

8. Loans written off or transferred to real estate account during 1899, $22,413.54.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken in 1899? Number, 19; Amount, $11,025.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Managing Director, $3,000.

13. When were the accounts of the Corporation last audited? 31st December, 1899;

Names and address of the auditors respectively for 1899 and 1900? F. Roper, Toronto, Ont.,; F. S. Sharpe, F.C.A., St. John, N.B.

THE HOME BUILDING AND SAVINGS ASSOCIATION OF OTTAWA.

Head Office, Ottawa, Ont.

Incorporated under the Building Societies Act (R. S. O., 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II, 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but those words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Home Building and Savings Association of Ottawa, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 52 Sparks street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of seven directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

John R. Armstrong, President, Ottawa; January, 1899. January, 1901.
A. P. Bradley, Vice-President, Ottawa; January, 1899, January, 1901.
M. Kavanagh, Director, Ottawa; January, 1899. January, 1901.
Geo. P. Brophy, Director, Ottawa; January, 1898, January, 1900.
Geo. Hutchison, Director, Ottawa; January, 1898, January, 1900.
J. H. Thompson, Director, Ottawa; January, 1899, January, 1901.
E. B. Butterworth, Director, Ottawa; January, 1898, January, 1900.
C. A. Douglas, Secretary-Treasurer, Ottawa; 24th June, 1890.

Schedule B.

	Instalment.	
	Number.	Amount.
Shares of Terminating or Withdrawable Stock.		
Number and amount in force at 31st December, 1898	1,755	$351,000
" issued during 1899	272	54,400
Gross total in force at any time in 1899	2,027	405,400
Deduct as follows:		
Withdrawn and paid off during 1899	289	57,800
Net total remaining in force at 31st December, 1899	1,738	347,600

1,738 shares Instalment Stock at $100 per share of $200 on which 263 shareholders have paid into Loan Fund $113,447.

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

	Capital (Liabilities to Stockholders or Shareholders).	
	B.—*Terminating Capital Stock or Shares.*	
20.	(*g*) Instalment stock : Total issue now in force, 1,738 shares at $200 per share, $347,600, on which has been paid into Loan Fund	$113,371 00
21.	(*h*) Profits or accrued interest on (20) credited or appropriated but not paid out	33,034 56
22.	(*i*) Profits or accrued interest on (20) not credited or appropriated	544 53
23.	(*j*) Instalments or premiums paid on (20) in advance	76 00
	C.—*Liabilities to Stockholders or Shareholders other than already shown under* A *or* B, *viz :*	
24.	Instalments due	1,792 00
		$148,818 09
	Liabilities to Public.	
37.	Owing to banks	4,501 56
	Total liabilities	$153,319 65

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

	B.—*Debts Secured by Mortgages of Land.*	
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$129,156 70
	C.—*Debts not above enumerated for which the Corporation Holds Securities as follows :*	
21.	(*i*) Debts secured only by terminating stock or shares of the Corporation	20,023 00
22.	(*j*) Debts secured by terminating stock or being arrears of instalments	4,139 95
	Total assets	$153,319 65

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.

		Col. 2.
	A.—*Balances from 31st December, 1898.*	
3.	(*b*) Cash (not already shown under (1)) (ii) In bank	$13,269 78
	B.—*Sums Received Wholly or Partly on Capital Stock..*	
8.	(*e*) Dues on instalment building stock	21,060 00
	C.—*Receipts on Account of Investments, Loans or Debts.*	
10.	(*a*) On Mortgages of Realty— (i) Principal	22,347 80
12.	(*b*) On other Securities. Loans on stock : (i) Principal	3,355 00
13.	(*c*) Interest on deposit in bank	103 55
	E.—*Miscellaneous.*	
19.	(*b*) Premium or bonus on loans	9,052 20
20.	(*c*) Membership or entry fee (being income of Corporation)	63 00
21.	(*d*) Fines	268 31
	F.—*Borrowed Money.*	
25.	(*a*) Overdraft bank	4,501 56
	G.—*Receipts from other Sources, viz.:*	
30.	(*a*) Transfers	1 75
	Totals	$74,022 95

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.	(Col. 2.)	(Col. 4.)
A.—Sums Loaned or Invested on Capital Account.		
1. (*a*) Loaned on mortgages of realty (including 7 (e) if no separate account therefor)	$53,260 43	
(*b*) Loaned or invested in other securities on stock	7,698 00	
		$60,958 43
B.—Expended on Stock Account.		
11. Paid for terminating stock withdrawn	$10,534 00	
13. Profits paid on (11)	1,062 15	
		11,596 15
C.—Borrowed Money.		
19. (*b*) Interest	$69 80	69 80
D.—Management Expenses (other than foregoing.)		
25. (*a*) Salaries and fees	1,071 82	
26. (*b*) Commission or brokerage	61 00	
28. (*d*) Stationery, postage, printing and advertising	71 48	
32. (*h*) Registration fee	30 00	
		1,234 30
E.—Other Expenditures, viz.:		
34. (*b*) Taxes (municipal and government)		164 27
Totals		$74,022 95

Miscellaneous Statement for the Year Ending 31st December, 1899

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 7 2-5 per cent.; on other securities, 6 per cent.

7. Of the mortgages held by the Corporation $129,156.70 is on realty situate in Ontario.

10. Aggregate market value of land mortgaged to the Corporation, $160,900.

11. How often are the securities held by the Corporation valued? At time loan is effected.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer, $2,000, private sureties.

13. When were the accounts of the Corporation last audited? 10th January, 1900.

14. Names and address of the auditors respectively for 1899 and 1900 (if appointed): N. McIntosh and A. Bayly, Ottawa.

THE LONDON LOAN COMPANY OF CANADA.

Head Office, London, Ontario.

Incorporated under the Building Societies Act, (Consol. Stat. U. C. chap 53) by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the London Loan Company of Canada, of London, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 433 Richmond street, in the City of London, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Thomas Kent, President, London; 9th February, 1899, 8th February, 1900.
R. W. Puddicombe, Vice-President, London; 9th February, 1899, 8th February, 1900.
J. A. Nelles, M.D., Director, London; 9th February, 1899, 8th February, 1900.
G. G. McCormick, Director, London; 9th February, 1899, 8th February, 1900.
G. D. Sutherland, Director, London; 9th February, 1899, 8th February, 1900.
M. J. Kent, Manager-Secretary, London.

A. Permanent capital stock: total amount authorized, not limited; total amount subscribed, $678,550, as more particularly set out in Schedule A hereto.

Schedule A.

(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid.
	No. of shares.	Par value.	—		
		$	$	$	$
1. Fully called	13,571	50	678,550	678,550	.....

List of Shareholders as at 31st December, 1899.

(Not Printed.)

Schedule B

	Instalment.	
	No.	Amount.
Shares of Terminating or Withdrawable Stock.		$
Number and amount in force at 31st December, 1899	23	1,150
" issued during 1899. None.		
Deductions. None.		
Net total remaining in force at 31st December, 1899	23	1,150

Summary of terminating or withdrawal stock in force 31st December, 1899:

Twenty-three shares instalment stock (payable by fixed periodical payment) at $50 per share, $1,150, on which there has been paid in $24.66.

Total amount distributed or credited in 1899:

(2) As dividends out of profits, .24.

Rate or rates per cent. of such dividends, 6 per cent.

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—Permanent Capital Stock or Shares.		
1. (*a*)	Ordinary joint stock capital fully called	$ 678,550 00	
5. (*e*)	Unappropriated profits in respect of (1)	393 14	
6. (*f*)	Reserve fund in respect of (1)	85,500 00	
	B.—Terminating Capial Stock or Shares.		
20. (*g*)	Instalment stock: Total issue now in force, 23 shares at ..... per share of $50, on which has been paid	24 66	
21. (*h*)	Profits or accrued interest on (20) credited or appropriated but not paid out (included in (20)).		
			$ 764,467 80
	Liabilities to the Public.		
27.	Deposits payable on notice	487,047 92	
28.	Interest on deposits, due, or accrued or capitalized in 1899 (included in (27)).		
29.	Debentures issued in Canada		
30.	Interest due and accrued on (29)		
31.	Debentures issued elsewhere than in Canada	88,816 38	
32.	Interest due and accrued on (31)	503 17	
			734,456 96
	Total liabilities		$ 1,498,924 76

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$1,417,434 00	
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*)	Debts secured by Municipal Bonds or Debentures	736 00	
16. (*d*)	Debts secured by Loan Corporations Debentures	6,628 00	
20. (*h*)	Debts secured only by Permanent Stock or Shares of the Corporat'n	63,209 00	
			$1,488,007 00
	E.—Cash.		
31. (*a*)	On hand	3,500 58	
32. (*b*)	In bank	7,217 18	
			10,717 76
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	Office furniture		200 00
	Total assets		$1,498,924 76

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	Total, (Col. 4).
	A.—Balance from 31st December, 1898.	
	(*b*) Cash (not already shown under (1)):	
2.	(i) On hand	$ 7,061 84
3.	(ii) In bank	13,432 16
	B.—Sums received wholly or partly on Capital Stock.	
8 (*e*)	Dues on Instalment building society stock	20 24
	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:—	
10.	(i) Principal	199,319 53
11.	(ii) Interest	71,613 65
	(*b*) On other securities:	
12.	(i) Principal	70,475 07
13	(ii) Interest or dividends	3,695 90
	E.—Miscellaneous.	
19. (*b*)	Premium or bonus on loans included in No. 11.	
	F.—Borrowed Money.	
26. (*b*)	Borrowed by taking deposits	1,207,485 76
27. (c)	Borrowed on debentures	77,395 32
	Totals	$1,650,497 47

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

	(Col. 1.)	(Total, Col. 4.
I. Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. (*a*) Loaned on mortgages of realty		$209,961 40
(*b*) Loaned or invested in other securities		69,110 10
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock	$40,713 00	40,713 00
9. Dividends paid on terminating stock	24	24
C.—Borrowed money (other than foregoing) or Interest thereon paid, viz.:		
19. (*b*) Deposits: Principal, $1,193,510.97; interest, $15,093.33		1,208,604 30
20. (*c*) Debentures issued in Canada: Principal, $88,957.39; interest, $6,836.40		95,793 79
21. (*d*) Debentures issued elsewhere: Principal, $2,189 99.; interest, $3,351.02		5,541 01
D.—Management Expenses (other than foregoing.)		
25. (*a*) Salaries and fees		5,816 76
26. (*b*) Commission or brokerage		1,058 39
28. (*d*) Stationery, postage, printing and advertising		387 79
30. (*f*) Fuel, rent, taxes (other than in 7) and rates, etc		2,125 64
31. (*g*) Travelling expenses		123 75
32. (*h*) Registration Fees		125 00
E.—Other Expenditures, viz.:		
33. (*a*) Sundries		379 37
34. (*b*) Interest		39 17
F.—Balance.		
(*b*) Cash on hand and in various banks		10,717 76
Totals		$1,650.497 47

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, $50,795.51.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, $19,710.00.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $448,850.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3.166 per cent.; on debentures, 4.018 per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.393 per cent.; on other securities, 4.25 per cent.
7. Of the mortgages held by the Corporation $1,417,434.00 is on realty situate in Ontario.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken in 1899. No, 10; amount, $16,177.00
10. Aggregate market value of the land mortgaged to the Corporation, $2,546,870.00.
11. How often are the securities held by the Corporation valued? When necessary for safety.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The Manager, $15,000, and four other officers, $23,000.
    (*b*) Are the bonds executed by private sureties or by Guarantee Companies? By both.
13. When were the accounts of the Corporation last audited? 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899. W. J. Carson, London, Ont.; C. A. Kingston, London, Ont.

THE MONTREAL LOAN AND INVESTMENT COMPANY OF MONTREAL.

Head Office, Montreal, Province of Quebec.

Chief agent for Ontario (P. of Atty. 25th May, 1897)—Charles King, Ottawa.

Incorporated as a Building Society under Revised Statutes of Quebec, 1888, Chapter 4, Title 11 (Building Societies), Arts. 5401 seq. Declaration of incorporation filed and registered in the office of the Prothonotary of the Superior Court for the District of Montreal on the 7th April, 1894.

The Company applied for registry under the Loan Corporations Act, 60 V. c. 38, s. 111 (3 proviso), and obtained registry under s. 8 (3) as a Local Loan Corporation limited in its operations to the County of Carleton.

The lending and the borrowing powers of the Company in Ontario are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Montreal Loan and Investment Company of Montreal, Que., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 107 St. James street, in the City of Montreal, in the Province of Quebec.

The chief agency for Ontario is situated at No. 36 Sparks street, in the City of Ottawa, in the Province of Ontario.

The chief agent and attorney for Ontario is Charles King, and his address is 36 Sparks street, Ottawa, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office.

L. O. David, President, Montreal, Que.; 7th April, 1894, third Wednesday of April, 1901.
Alfred Joyce, Vice-President, Montreal, Que.; 7th April, 1894, third Wednesday of April, 1901.
G. N. Ducharme, Director, Ste. Cunegonde, Que.; 7th April, 1894, third Wednesday of April, 1901.
Dr. E. P. Lachappelle, Director, Montreal, Que.; 2nd March, 1896, third Wednesday of April, 1901.
L. T. Leet, Director, Montreal, Que.; 7th April, 1894, third Wednesday of April, 1901.
W. H. McCarthy, Manager, Montreal, Que.; 7th April, 1894, third Wednesday of April, 1901.
A. W. Belfry, Secretary, Montreal, Que.; 7th April, 1894, third Wednesday of April, 1901.

A. Permanent capital stock: total amount authorized, $100,000; total amount subscribed, $4,100, as more particularly set out in Schedule A. hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1899.			Total amount of actual payments thereon.
	No. of shares.	Par value of shares.	—	
		$	$	$
1. Fully paid ..	41	100	4,100	4,100

List of Shareholders as at 31st December, 1899.

(Not printed.)

Schedule B.

—	Prepaid.		Instalment.		Total.
	No.	Amount	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$		$	$
Number and amount in force at 31st December, 1898	1,369	68,280	9,831	83,322 85	151,602 85
" issued during 1899	364	17,205	2,048	65,010 10	82,215 10
Gross total in force at any time in 1899	1,733	85,485	11,879	148,332 95	233,817 95
Total deduction	...	...	1,214	23,348 70	23,348 70
Net total remaining in force at 31st December, 1899	1,733	85,485	10,665	124,984 25	210,469 25

Summary of terminating or withdrawable stock in force 31st December, 1899:—

1,733 shares prepaid stock, on which .... shareholders have paid into Loan Fund			$85,485 00
11,879 shares instalment stock " .... " "			124,984 25
13,612	1,888		$210,469 25
Total amount distributed or credited in 1899:			
(1) As interest paid out on prepaid stock			$4,357 88
Rate of such interest, per cent. per annum, 6 per cent.			
(2) As dividends out of profits on permanent stock			169 91
Rate or rates per cent. of such dividends, 6 and 7 per cent.			

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)

A.—*Permanent Capital Stock or Shares.*

1. (*a*) Permanent stock: total called, $4,100; total paid thereon	$4,100 00	
4. (*d*) Dividend declared but not yet paid	39 75	
B.—*Terminating Capital Stock or Shares.*		
17. (*d*) Prepaid stock: total in force 1,733 shares at $100 per share, on which has been paid into Loan Fund	85,485 00	
18. (*e*) Profits or accrued interest on 17 credited or appropriated but not yet paid	2,288 39	
20. (*g*) Instalment stock: total issue now in force ....shares at ....per share of $.. on which has been paid into Loan Fund	124,984 25	
21. (*h*) Profits or accrued interest on 20 credited or appropriated but not paid out	16,113 63	
C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:*		
24. Unpaid dividends on instalment stock	374 07	
5. " " prepaid stock	2,294 50	
" " permanent stock	79 50	
		$235,759 09
Liabilities to the Public.		
7. Owing to banks (including interest due or accrued)	$11,000 00	
0. Preliminary expenses	5 00	
1. Profit and loss	756 98	
		11,761 98
Total liabilities		$247,521 07

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—*Debts Secured by Mortgages of Land.*

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$236,400 00	
10. (*b*)	Debts secured by mortgaged land held for sale or real estate on hand	3,712 56	
			$240,112 56

E.—*Cash.*

32. (*b*)	In bank		699 83

F.—*Assets not hereinbefore mentioned.*

37. (*a*)	Loans on shares	$5,123 00	
38. (*b*)	Office furniture	154 78	
39. (*c*)	Licenses	1,273 50	
40. (*d*)	Insurance transfers (re-imbursable)	1 00	
	" premiums "	156 40	
			6,708 68
	Total assets		$247,521 07

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I. Received by the Corporation for its Own Use.

A.—*Balances from the 31st December, 1898.*

		(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
1. (*b*)	Cash (not already shown under (1)):				
3.	(ii) On hand and in bank				$1,088 56

B.—*Sums Received Wholly or Partly on Capital Stock.*

4.	Calls on joint stock permanent capital			$2,100 00	2,100 00
7. (*d*)	Sales of prepaid building society stock		$17,205 00		
8. (*e*)	Dues on instalment building society stock		65,010 10		
					82,215 10

C.—*Receipts on account of investments, loans or debts.*

	(*a*) On mortgages of realty:—			
10.	(i) Principal, loans repaid and settled			13,040 00
11.	(ii) Interest	$10,896 01		
	(*b*) On other securities:—			
12.	(i) Principal—special loans			50 00
13.	(ii) Interest	109 75		
	(*c*) Loans repaid and settled:—			
	(i) On shares			1,130 00

D.—*Receipts from Real Estate.*

17. (*b*)	Rents	140 50	

E.—*Miscellaneous.*

19. (*b*)	Premium or bonus on loans	8,750 23	
20. (*c*)	Miscellaneous	26 94	
21. (*d*)	Fines	449 95	
22. (*e*)	Withdrawal fees	120 00	
23. (*f*)	Transfer "	42 00	
			20,535 38

F.—*Borrowed Money.*

35. (*a*)	Bank or other advances, discounts or overdrafts	1,000 00
	Totals	$121,159 04

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

			Total. (Col. 4.)
	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
1.	(*a*) Loaned on mortgages of realty		$79,590 00
	(*b*) Loaned or invested in other securities, viz.:—		
2.	(i) Loans on stock		2,785 00
	(ii) Special loans		1,600 00
	(*d*) Incumbrances on realty paid off		1,550 00
	(*e*) Insurances or taxes advanced on property mortgaged to the Company		200 03
	B.—Expended on Stock Account.		
9.	Dividends paid on permanent stock	$ 90 41	
10.	Dividends paid on terminating stock	2,081 13	
11.	Paid for terminating stock withdrawn	16,087 72	
13.	Unclaimed dividends of 1898	35 00	
15.	" " on prepaid stock	1,198 75	
			19,493 01
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries and fees, rent and taxes		
26.	(*b*) Commission or Brokerage		12,770 40
28.	(*d*) Stationery, postage, printing and advertising		
29.	(*e*) Law costs		427 32
30.	(*f*) Taxes		414 04
32.	(*h*) Registration fee, Ontario		25 00
	Other Provinces		783 50
	E.—Other Expenditures, viz.		
33.	(*a*) Discount on advance payments		198 57
34.	(*b*) Interest paid on notes discounted		621 34
35.	(*c*) Insurance transfer (re-imbursable)		1 00
	F.—Balance.		
37.	(*a*) Cash in bank		699 83
	Totals		$121,159 04

Miscellaneous Statement for the Year Ending 31st December, 1899.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, $10\frac{4}{5}$ per cent.
7. Of the amount mortgages held by the Corporation, $3,700 is on realty situate in Ontario, and $232,700 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $13,040.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No., 1. Amount, $800.
10. Aggregate market value of the land mortgaged to the Corporation, $378,240.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer, $2,000; and his assistant, $1,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? January, 1900.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed): Oliver Dufresne and J. Pelletier, Montreal.

THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.

Declaration of incorporation filed with the Clerk of the Peace for the County of Welland, on the 5th March, 1894. (Decl. Book I, 29.)

Incorporated under the Building Societies' Act, R.S.O. 1887, c. 169, s. 2, as amended by 56 V. c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s 8 (4)) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are covered by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the conditions and affairs of the Niagara Falls Building, Savings and Loan Association of Niagara Falls, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Erie avenue, in the Town of Niagara Falls, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Frank Le Blond, President, Niagara Falls, Ont.: 18th April, 1899, 16th April, 1901.
R. P. Slater, Vice-President, Niagara Falls, Ont.: 18th April, 1899, 16th April, 1901.
J. C. Rothery, Director, Niagara Falls, Ont.: 19th April, 1898. 17th April, 1900.
James A. Lowell, Director, Niagara Falls South : 19th April, 1898, 17th April, 1900.
James Bampfield, Director, Niagara Falls, Ont.: 19th April, 1898, 17th April, 1900.
W. W. Woodruff, Director, Niagara Falls, Ont.; 19th April, 1898, 17th April, 1900.
W. W. Robertson, Director, Niagara Falls Centre. 19th April, 1898, 17th April, 1900.
Alex. Logan, Director, Niagara Falls Centre ; 18th April, 1899, 16th April, 1901.
J. H. McGarry, M.D., Director, Niagara Falls Centre ; 18th April, 1899, 16th April, 1901.
James Barry, Director, Niagara Falls, Ont.: 18th April, 1899, 16th April, 1901.
Edith Edmand, Secretary, Niagara Falls, Ont.: 18th April, 1899, 17th April, 1900.

A. Permanent capital stock : Total amount authorized, none ; total amount subscribed, none.

Schedule B.

	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$		$	$
Number and amount in force at 31st December, 1898	30	3,900	1,093	34,143 33	38,043 33
" issued during 1899	16	2,080	126	12,819 42	14,899 42
Gross total in force at any time in 1899	46	5,980	1,219	46,962 75	52,942 75
Deduct as follows :	No. of shares	Amount.			
		$			
Withdrawn and paid off during 1899.	283	11,356	4	520	279 10,836 00	11,356 00
Forfeited and lapsed	4	7	.....	.....	4 7 00	7 00
Total deductions	287	11,363	4	520	283 10,843 00	11,363 00
Net total remaining in force at 31st December, 1899			42	5,460	936 36,119 75	41,579 75

42 shares prepaid stock at $130 per share, $5,460. on which 19 shareholders have paid in $5,460 00
936 " instalment stock at $130 " 128,180 " 132 " " 36,119 75
978 $133,640 151 $41,579 75

Total amount distributed or credited in 1899 :—
(2) As dividends paid out of profits : On prepaid stock, $271.79 ; on instalment stock, $2,268.05.
Rate or rates per cent. of such dividends, 5½, 6, 6½ ; on instalment stock, 7 per cent.

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)			
B.—Terminating Capital Stock or Shares,			
17. (*d*) Prepaid stock: total in force, 42 shares at $130 per share, on which has been paid into loan fund		$5,460 00	
20. (*g*) Instalment stock: total issue now in force, 936 shares at $130 per share, $128,180, on which has been paid into loan fund		36,119 75	
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out		5,900 80	
22. (*i*) Profits or accrued interest on (20) not credited or appropriated		1,400 31	
			$48,880 86
Liabilities to the Public.			
37. Owing to banks (including interest due or accrued)		$1,300 00	1,300 00
Total liabilities			$50,180 86

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable property Owned Beneficially by Corporation.			
5. (*b*) Freehold land (including buildings) other than foregoing			$365 57
B.—Debts secured by Mortgages or Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$49,400 00	49,400 00
E.—Cash.			
32. (*b*) In bank		265 29	265 29
F.—Assets not hereinbefore mentioned.			
37. (*a*) Office furniture		150 00	150 00
Total assets			$50,180 86

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.				
	A.—Balances from 31st December, 1898	(Col. 1.)	(Col. 2.)	Total (Col. 4.)
	(*b*) Cash (not already shown under (1)):—			
3.	(ii) In bank		$45 16	$45 16
	B.—Sums received wholly or partly on Capital Stock.			
7.	(*d*) Sales of prepaid building society stock		2,080 00	
8.	(*e*) Dues on instalment building society stock (not including dues from borrowers)		8,384 95	
				10,464 95
	C.—Receipts on Account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:—			
10.	(i) Principal		$12,624 47	
11.	(ii) Interest		2,275 60	
				14,900 07
	E.—Miscellaneous.			
19.	(*b*) Premium or bonus on loans	$550 00		
20.	(*c*) Membership or entry fees (being income of corporation)	47 25		
21.	(*d*) Fines	31 20		
22.	(*e*) Forfeiture or lapses	7 00		
				635 45
	F.—Borrowed Money.			
25.	(*a*) Bank or other advances, discounts or overdrafts		$4,700 00	4,700 00
	G.—Receipts from other sources, viz.			
30.	(*a*) Rent (sub-letting office)	$16 00		16 00
	Totals	$651 45	$30,110 18	$30,761 63

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

	(Col. 1.	(Col. 2.)	Total (Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*			
1. (*a*) Loaned on mortgages of realty		$8,190 00	$8,190 00
6. (*e*) Real estate purchased			365 57
B.—*Expended on Stock Account.*			
9. Dividends paid on terminating stock	$271 79		271 79
11. Paid for terminating stock withdrawn		11,363 00	11,363 00
13. Profits paid on (11)		1,252 22	1,252 22
C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*			
18. (*a*) Bank account (principal and interest)		8,512 14	8,512 14
D.—*Management Expenses (other than foregoing).*			
25. (*a*) Salaries and fees	337 50		
26. (*b*) Commission or brokerage	39 00		
28. (*d*) Stationery, postage, printing and advertising	12 45		
30. (*f*) Fuel, rent, taxes (other than in 7), and rates	63 25		
32. (*h*) Registration fees	30 00		
			482 20
E.—*Other Expenditures, viz.:*			
33. (*a*) Auditors' fees	$10 00		
34. (*b*) Moving expenses	33 00		
35. (*c*) Insurance premiums	1 42		
36. (*d*) Sundries	15 00		
			59 42
F.—*Balance.*			
(*b*) Cash in various banks			265 29
Totals	$813 41	$29,317 36	$30,761 63

Miscellaneous Statement for the Year Ending 31st December, 1899.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6 per cent.

7. Of the mortgages held by the Corporation, $49,400 is on realty situate in Ontario.

10. Aggregate market value of the land mortgaged to the Corporation, $67,900.

11. How often are the securities held by the Corporation valued? Whenever deemed necessary; property all near at hand.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Treasurer, $2,000; solicitor, $1,000.

13. When were the accounts of the Corporation last audited? April 1st, 1899.

4. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed): W. J. McMurray and H. E. Simpson for 1899; for 1900, W. J. McMurray and D. M. Walker.

THE ONTARIO PERMANENT BUILDING AND LOAN ASSOCIATION.

Head Office, Woodstock, Ont.

Incorporated under the Building Societies' Act (R,S.O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Oxford, on the 6th October, 1892. (Decl. Book 1. 27.)

The lending and the borrowing powers are governed by the Loan Corporations Act R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Ontario Permanent Building and Loan Association of Woodstock, Ont., at the 30th November, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 430 Dundas street, in the Town of Woodstock, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 30th November, 1899, were as follows, together with their respective terms of office :

Dr. A. B. Welford, President, Woodstock; 19th January, 1899, 30th January, 1900.
W. J. Millican, Vice-President, Galt ; 19th January, 1899, 30th January, 1900.
Geo, Caldbeck, Vice-President, Woodstock ; 19th January, 1899 ; 30th January, 1900.
Geo. Ball, Director, Barrie ; 19th January, 1899, 30th January, 1900.
James Holmes, Director, Woodstock ; 19th January, 1898, 30th January, 1900,
W. J. Bickerton, Director, Woodstock : 19th January, 1899, 30th January, 1900.
S. G. McKay, Director, Woodstock ; 19th January, 1899 ; 30th January, 1900.
R. W. Ball, Manager and Secretary, Woodstock.

A. Permanent capital stock : total amount authorized, $; total amount subscribed, $232,800, on which has been paid $232,700, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*).—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 30th November, 1899.			Total amount of actual payments thereon.	Total unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	2,326	100	232,600	232,600	.....
2. Partly called	2	100	200	100	100
Totals	2,328		232,800	232,700	100

List of Shareholders as at 30th November, 1899.

(Not printed.)

SCHEDULE B.

	Prepaid, C.		Instalment A, B and B1		Total.
	No.	Amount.	No.	Amount.	
SHARES OF TERMINATING OR WITHDRAWABLE STOCK.		$ c.		$ c.	$ c.
Number and amount in force at 30th Nov., 1898..	4,594	239,080 93	18,551	162,363 18	401,444 11
" issued during 1899.....	66	1,450 43	3.704	49,421 58	.....
Gross total in force at any time in 1899.....	4,660	240,531 36	22,255	211,784 76	.....
Deduct as follows: (No. of shares / Amount.)					
Withdrawn and paid off during 1899..... 1,198 / $ 9,515 45					
Cancelled during 1899. No payments made.... .... 1,832 /					
Forfeited and lapsed during 1899 ..... 159 / 103 13					
Converted into permanent... 8 / 400 00					
Total deduction..... 3,197 / 10,018 58	8	801 31	3,189	9,217 27	.....
	4,652	239,730 05	19,066	202,567 49	.....
Profits added	.....	406 36	.....	18,027 33	.....
Net total remaining in force at 30th Nov., 1899..	4,652	240,136 41	19,066	220,594 82	460,731 23

4,652 shares prepaid stock, at $50 per share on which shareholders have paid into Loan Fund		$240,136 41
19,066 shares Instalment Stock, at 30 and 60 cents and $1.00 per share of $100, on which shareholders have paid into Loan Fund		$220,594 82
23,718	4,270	$460,731 23
Total amount distributed or credited in 1899:		
(1) As profits, A, B and B1, $18,027.33, Class C, $19,144.66.....		$37,171 99
Rate of such interest per cent. per annum, A, B and B1, 10 per cent., Class C, 8 per cent.		
(2) As dividends out of profits.....		13,828 50
Rate or rates per cent. of such dividends 6 per cent.		

BALANCE SHEET AS AT 30TH NOVEMBER, 1899.

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).		
A.—*Permanent Capital Stock or Shares.*		
1. (*a*) Ordinary capital fully called, : total shares issued, $232,800; total paid thereon.....	$232,700 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid.....	14,977 75	
7. (*g*) Contingent fund.....	750 00	
		$248,427 75
B.—*Terminating Capital Stock or Shares.*		
17. (*d*) Prepaid stock : total in force. 4,652 shares at $50 per share of $100, on which has been paid into Loan Fund	$220,991 75	
18. (*e*) Profits on (17) credited 30th November, 1899.....	19,144 66	
20. (*g*) Instalment stock : total issue now in force. 19066 shares at 30c., 60c. and $1:00 per share of $100.00, on which has been paid into loan fund	202,567 49	
21. (*h*) Profits on (20) credited 30th November, 1899	18,027 33	
		460,731 23
.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:*		
24. Borrowers—Being amount of outstanding orders held in trust (as per contra) pending completion of buildings	$12,875 00	12,875 00
LIABILITIES TO THE PUBLIC.—None.		
Total liabilities		$722,033 98

Balance Sheet as at 30th November, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (*a*) Debts (other than item 10) secured by mortgage of land	$615,500 00		
10. (*b*) Debts secured by mortgaged land held for sale	18,100 00		
11. (*c*) Interest due and accrued on items 9 and 10, but not included therein	3,487 30		
			$637,087 30

C.—Debts not enumerated for which the Corporation holds securities as follows:

21. (i) Debts secured only by permanent and terminating stock or shares of the Corporation	$5,080 00		
22. (*j*) Mortgages: insurance taxes, etc., advanced	5,080 18		
			$10,160 18

E.—Cash.

In Trusts Company			61,911 50

F.—Assets not hereinbefore mentioned.

37. (*a*) Amount of outstanding cheques held in trust by Trusts Company to be paid borrowers on completion of their buildings (as *per contra*)			$12,875 00
Total assets			**$722,033 98**

Cash Account.

Receipts for the Year Ending 30th November, 1899.

I.—Received by the Corporation for its Own Use.

	A.—*Balances.* Col. a.	Col. 1.	Col. 2.	Col. 3.
1. (*a*) Capital account, expense portion on all classes of stock net	$13,707 48			
B.—Sums received Wholly or Partly on Capital Stock.				
6. (*c*) Sales of fully paid building society stock			$56,600 00	
7. (*d*) Sales of prepaid building society stock		$ 1,450 43		
8. (*e*) Dues on instalment building society stock		32,424 58		
9. (*f*) Premiums on (7)				$1,153 00
C.—Receipts on Account of Investments, Loans or Debts.				
(*a*) On mortgages of realty:—				
10 (i) Repaid, instalment mortgage dues		50,813 23		
11 (ii) Mortgage premiums and interest				45,549 68
(*b*) On other securities:				
12 (i) Stock loans repaid		1,220 00		
13 (ii) Insurance and taxes repaid		1,249 31		
E.—Miscellaneous.				
20. (*c*) Membership or entry fees (being income of corporation	4,238 00			
21. (*d*) Fines				336 39
22. (*e*) Forfeiture or lapses				103 13
G.—Receipts from other sources, viz.:				
30. (*a*) Transfer fees				82 00
(*b*) Profits on withdrawals				230 28
(*c*) Interest on Trusts Co. accounts				3,134 78
(*c*) Surplus transferred from expense fund				3,539 27
(*d*) Sundry other sources				109 12
Totals	$17,945 48	$87,157 55	$56,600 00	$54,437 65
Grand totals columns 1, 2 and 3				$128,195 20

Cash Account

Expenditure for the Year Ending 30th November, 1899.

I.—Expended on Corporation Account.	Col. 1a.	Col. 1, 2 & 3.	Profit and loss account.
A.—Sums Loaned or Invested on Capital Account.			
1. (*a*) Loaned on mortgages of realty		$135,600 00	
(*b*) Loaned or invested in other securities, viz.:			
2. (i) Association stock		3,165 00	
(*c*) Insurances or taxes advanced on property mortgaged to the Corporation		3,236 98	
B.—Expended on Stock Account.			
8. Profit apportioned on permanent stock. (Dividend paid on permanent stock)		10,900 75	17,121 35
9. Profits apportioned on terminating stock. Classes A, B and B1			18,027 33
10. Interest paid on Class C stock		13,828 50	
11. Paid for terminating stock withdrawn		8,917 27	
12. Paid for terminating stock matured		300 00	
13. Profits apportioned Class C stock			19,144 66
14. Contingent account			129 54
16. Terminating stock converted into permanent		400 00	
17. Terminating stock withdrawn Class C		401 31	
Expense Fund Portion on Classes C and D to 30th Nov., 1899		7,053 40	
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
18. (*a*) Advance from Trust Co., repaid		14,377 22	
D.—Management Expenses (other than foregoing.)			
25. (*a*) Salaries	$2,788 00		
26. (*b*) Commission to agents	5,351 75		
27. (*c*) Directors fees	940 50		
28. (*d*) Stationery, postage, printing and advertising	540 63		
29. (*e*) Law costs	70 14		
31. (*g*) Inspection account	690 84		
32. (*h*) Registration fees	80 00		
Ontario Tax	390 00		
E.—Other Expenditure, viz.:			
Loss on real estate		14 77	14 77
33. (*a*) Auditors fees	$240 00		
34. (*b*) Commission Trusts Co	500 00		
35. (*c*) Transferred to loan fund profit and loss account	3,539 27		
36. (*d*) General expenses	2,814 85		
Totals	$17,945 98	$198,195 20	$54,437 65

Miscellaneous Statement for the Year Ending 30th November, 1899.

Total profits for the seventh financial year ending 30th November, 1899, $54,437.65.

Loans completed during the year ..... 135.600 00.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 10.8 per cent.

7. Of the mortgages held by the Corporation $633,600 is on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1899, $9,700.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899—Number 5; amount, $10,300.

10. Aggregate market value of the land mortgaged to the Corporation, (average rate of loan on appraised value 47 1-5 per cent.) $1,341,809.

11. How often are the securities held by the Corporation valued? No answer.

Total insurance held by Company to cover loans, $714,550.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The loan fund and securities deposited are deposited with Trusts Company; local agents are under bonds.

13. When were the Accounts of the Corporation last audited? December, 1899, and January, 1900.

14. Names and address of the auditors respectively for 1899 and 1900 (if appointed) F. S. Sharpe, F.C.A., St. John, N.B.; Spencer H. Over, Toronto.

THE OWEN SOUND BUILDING AND SAVINGS SOCIETY.

Head Office, Owen Sound, Ontario.

Incorporated under the Building Societies' Act (R.S.O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Owen Sound Building and Savings Society, of Owen Sound, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 34 Scrope street, in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

A. J. Spencer, President, Owen Sound; 21st February, 1899-1901.
John Harrison, Vice-President, Owen Sound; 1898-1900.
W. A. Bishop, Director, Owen Sound; 21st February, 1899-1901.
John Waites, Director, Owen Sound; 1898-1900.
C. A. Fleming, Director, Owen Sound; 21st February, 1899-1901.
John Harkness, Director, Leith; 21st February, 1899-1901.
N. P. Horton, Director, Owen Sound; 1898-1900.
J. R. Brown, Director, Owen Sound; 21st February, 1898-1900.
M. Forhan, Director, Owen Sound; 21st February, 1899-1901.
Chas. Howell, Director, Owen Sound; 1898-1900.
C. A. Fleming, Manager-Secretary, Owen Sound.

A. Permanent capital stock: total amount authorized,.....total amount subscribed, $76,900, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
		$	$	$ c.	$ c.
1. Partly called.....	769	100	76,900	41,719 87	35,180 18

Schedule B.

	Instalment.	
	No.	Amount.
Shares of Terminating or Withdrawable Stock.		$
Number and amount in force at 31st December, 1898	237¼	47,450
" issued during 1899. None.		
Gross total in force at any time in 1899	237¼	47,450
Deduct as follows:		
Withdrawn and paid off and converted into Permanent Stock during year ending 31st Dec., 1899	145¼	29,050
Net total remaining in force at 31st December, 1899	92	18,400

Summary of Terminating or Withdrawal stock in force at 31st December, 1899:—
92 Shares Instalment Stock at $200 per share, $18,400, on which 22 Shareholders have paid into Loan Fund, $12,288.90.

Total amount distributed or credited during year ending 31st December, 1899:

(1) As interest... ..... $ 61 71
Rate of such interest per cent. per annum, 6.5 per cent.

(2) As dividends out of profits 1,048.27
Rate or rates per cent. of such dividends, 6 per cent.

Balance Sheet as at *31st* December, *1899*.

Capital and Liabilities.

Dr.			
	Capital (Liability to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
2. (*b*)	Ordinary joint stock capital: Total called $.... .....; total paid thereon	$41,719 87	$41,719.87
	B.—*Terminating Capital Stock or Shares*		
20. (*g*)	Instalment stock: Total issue now in force, 92 shares at $....per share of $200, on which has been paid	10,638 75	
21. (*h*)	Profits or accrued interest on (20) credited or appropriated but not paid out	5,099.24	
23. (*j*)	Instalment on premiums paid in advance	1,650.15	
24.	Contingent fund	2,787 83	
25.	Profit and loss account	100 32	
			20,276 29
			$61,996 16
	Liabilities to the Public.		
27.	Deposits	$ 3,108 73	
28.	Interest on deposits due or accrued or capitalized	195 33	
40.	Other liabilities to the public, viz.:		
41. (*a*)	Valuation fees	4 50	
			3,308 56
	Total liabilities		$ 65,304 72
Cr.			
	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—*Debts Secured by Mortgages of Land.*		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$ 51,420 80	
10. (*b*)	Debts secured by mortgaged land held for sale	951 52	
11. (*c*)	Interest due and accrued	3,078 04	
			$55,450 36
	C.—*Debts not above enumerated for which the Corporation holds Securities as follows*:		
20. (*h*)	Debts secured only by permanent stock of the Corporation	$ 2,674 56	
21. (*i*)	Debts secured only by terminating stock or shares of the Corporation	3,250 20	
26. (*n*)	Interest due and accrued on items 20 and 21	371 47	
			6,296 23
	E.—*Cash.*		
31. (*a*)	On hand	22 44	
(*b*)	In bank	3,207 90	
			3,230 34
	F.—*Assets not hereinbefore mentioned.*		
37. (*a*)	Fines and premiums	27 79	
38. (*b*)	Office safe	300 00	
			327 79
	Total assets		$65,304 72

Cash Account.

Receipts for the Year Ending 31st December, 1899.

		(Col. 1.)
	Received by the Corporation for its Own Use.	
	A.—*Balances from 31st December, 1898.*	
1. (*a*)	Cash	$ 152 50
	B.—*Sums Received Wholly or Partly on Capital Stock.*	
4. (*a*)	Calls on permanent capital stock	16,509 47
8. (*e*)	Dues on instalment Building Society stock	2,210 89
	C.—*Receipts on Account of Investments, Loans or Debts.*	
	(*a*) Mortgages of realty:	
10.	(i) Principal	11,055 04
11.	(ii) Interest	3,539 67
	(*b*) On other securities:	
12.	(i) Principal	3,737 87
13.	(ii) Interest	474 40
	D.—*Receipts from Real Estate Owned by Company.*	
17. (*b*)	Rents	53 50
	E.—*Miscellaneous.*	
19. (*b*)	Premiums or bonus on loans	400 81
21. (*d*)	Fines	78 45
	F.—*Borrowed Money.*	
26. (*b*)	Borrowed by taking deposits	677 00
	G.—*Receipts from Other Sources, viz.*	
30. (*a*)	Valuators' fees	5 50
(*b*)	Interest bank account	18 50
	Totals	$38,913 60

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

		(Col. 1.)
	I.—Expended on Corporation Account.	
	A.—*Sums Loaned or Invested on Capital Account.*	
1. (*a*)	Loaned on mortgages of realty	$ 6,814 87
(*b*)	Loaned on other securities :—	
	On stock	5,564 13
	B.—*Expended on Stock Account.*	
8.	Dividends paid on permanent stock	3,231 97
10.	Interest paid on terminating stock paid in advance	61 71
11.	Paid for terminating stock withdrawn	12,874 38
13.	Profits paid on (11)	4,493 77
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.* :	
18. (*a*)	Bank account	9 60
19. (*b*)	Deposits: Principal, $1,520.87 ; interest, $70.68	1,591 55
	D.—*Management Expenses (other than foregoing).*	
25. (*a*)	Salaries and fees	497 00
28. (*d*)	Stationery, postage, printing and advertising, etc	87 69
49. (*e*)	Law costs	3 02
30. (*f*)	Taxes (other than 7 and 32) and rates	46 50
32. (*h*)	Registration fee	30 00
(*i*)	Ontario tax	65 00
	E.—*Other Expenditures, viz.:*	
33. (*a*)	Safe	300 00
34. (*b*)	Valuators' fees	5 00
35. (*c*)	Repairs to real estate	7 07
	F.—*Balance.*	
37. (*a*)	Cash on hand	22 44
(*b*)	In bank	3,207 90
	Totals	$ 38,913 60

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Company which will mature in 1900. Terminating stock, $9,800.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4 per cent.
6. Average rate of Interest per annum received by the Corporation during 1899 on mortgages of realty, 6 4-5 per cent. ; on other securities, 7 per cent.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899 ; number, 1 ; amount, $400.
11. How often are the securities held by the Corporation valued? When loan is made or in arrears.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The Manager and Treasurer, $1,000 each.
    (*b*) Are the bonds issued by private sureties or Guarantee Companies? Guarantee Companies.
13. When were the accounts of the Corporation last audited? 31st December, 1899.
14. Names and address of the auditors respectively for 1899 and 1900 : J. Tolton and A. F. Armstrong, Owen Sound.

THE PEOPLES' BUILDING AND LOAN ASSOCIATION OF LONDON, ONTARIO.

Head Office, London, Ontario.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by Declaration filed with the Clerk of the Peace for the County of Middlesex on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the People's Building and Loan Association of London, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 137 Dundas street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Judge Elliott, President, London, Ont.; 1st March, 1899; 7th March, 1900.
A. A. Campbell, Vice-President, London, Ont.; 1st March, 1899; 7th March, 1900.
W. H. Moorehouse, M.D., Director, London, Ont.; 1st March,, 1899; 7th March, 1900.
Robert Reid, Jr., Director, London, Ont.; 1st March, 1899; 7th March, 1900.
I. F. Hellmuth, Director, London, Ont.; 1st March, 1899; 7th March, 1900.
W. F. Roome, M.D., Director, London, Ont.; 1st March, 1899; 7th March, 1900.
Wm. Spittal, Director and Secretary-Treasurer, London, Ont.; 1st March, 1899; 7th March, 1900.

A.—Permanent capital stock: total amount authorized, $———; total amount subscribed, $123,600, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value	——		
		$	$	$ c.	$ c.
1. Fully called	1,236	100	123,600	77,773 75	45,826 25

Schedule B.

——	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$		$	$
Number and amount in force at 31st December, 1898	443	44,300	10,424	1,042,400	1,086,700
" " issued during 1899	....	.....	3,301	330,100	330,100
Gross total in force at any time in 1899	443	44,300	13,725	1,372,500	1,416,800
Deduct as follows:					
Retired by Corporation during 1899	355	35,500	.....	.....	.....
Total deduction	355	35,500	2,521	252,100	287,600
Net total remaining in force at 31st December, 1899	88	8,800	11,204	1,120,400	1,129,200

Summary of Terminating or Withdrawable stock in force at 31st December, 1899:

88 shares prepaid stock at $65 per share, $5,720, on which shareholders have paid into Loan Fund		$5,690 97
11,204 shares instalment stock at $100 per share, $1,120,400, on which shareholders have paid into Loan Fund		273,053 59
11,292		$278,744 56
Total amount distributed or credited in 1899:		
(1) As interest		$624 00
Rate of such interest per cent. per annum, 6 per cent.		
(2) As dividends out of profits		$20,517 23
Rate or rates per cent. of such dividends, 9 per cent.		

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities*

	Capital (Liabilities to Stockholders or Shareholders.		
	Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary capital fully called : Total called	$123,600 00	
6.	(*f*) Reserve fund in respect of (1)	5,000 00	
7.	(*g*) Contingent fund in respect of (1)	800 74	
			$129,400 74
	B.—*Terminating Capital Stock or Shares.*		
17.	(*d*) Prepaid stock . total in force, 88 shares at $100 per share, on which has been paid into Loan Fund	$5,690 97	
20.	(*g*) Instalment stock : total issue now in force, 11,204 shares at $100 each, which has been paid into Loan Fund	273,053 59	
			278,744 56
			$408,145 30
	Owing to Banks		5,518 99
	Total liabilities		$413,664 29

Balance Sheet as at 31st December, 1899

Or.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$314,890 50	
10.	(*b*) Debts secured by mortgaged land held for sale	8,209 76	
11.	(*c*) Interest due or accrued on items 9 and 10 and not included therein	10,862 13	
			$333,962 39
	C.—*Debts not above enumerated of which the Corporation holds securities as follows :*		
21.	(*i*) Debts secured only by terminating stock or shares of the Corporation.	$21,101 80	
22.	(*j*) Debts secured by dues in course of collection	5,314 82	
23.	(*k*) Debts secured by expense fund in course of collection	832 66	
			27,249 28
	E.—*Cash*		
31.	(*a*) On hand		5,907 89
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Office furniture	$541 05	
39.	(*c*) Agents' balances	143 00	
40.	(*d*) Suspense account	34 43	
41.	(*e*) Permanent stock called but in part unpaid	45,826 25	
			46,544 73
	Total assets		$413,664 29

Cash Account.

Receipts for the Year Ending 31st December, 1899

	I.—Received by the Corporation for its Own Use.				
	A.—*Balance from 31st December, 1898.*	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total (Col. 4)
	(*b*) Cash (not already shown under (1)) :				
2.	(i) On hand				$9,268 97
3.	(ii) In bank				
	B.—*Sums received wholly or partly on Capital Stock.*				
6.	(*c*) Sales of fully paid building society stock			$27,032 65	27,032 65
8.	(*e*) Dues on instalment building society stock		$55,148 47		55,148 47
9.	(*f*) Premiums on 6, 8			255 00	255 00
	C.—*Receipts on account of Investments, Loans or Debts.*				
	(*a*) On mortgages of realty :				
10.	(i) Principal				39,089 91
11.	(ii) Interest				27,778 48
	(*b*) On loans and terminating shares :				
12.	(i) Principal				7,611 96
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*				
16.	(*a*) Sales (not included in any of the foregoing items)				7,254 58
17.	(*b*) Rents				512 95
	E.—*Miscellaneous.*				
19.	(*b*) Premiums or bonus on loans	$ 267 63			
20.	(*c*) Membership or entrance fees	9,886 15			
21.	(*d*) Fines	763 89			
22.	(*e*) Forfeiture or lapses	860 24			
					11,777 91
	F.—*Borrowed Money.*				
25.	(*a*) Bank or other advances discounts or overdrafts				5,518 99
	G.—*Receipts from other sources, viz.* :				
30.	(*a*) Expense account accrued	$ 614 74			
	(*b*) Transfer fees	32 49			
	(*c*) Agents' balances	117 00			
	(*d*) Suspense accounts	54 22			
					818 45
	Total				$192,068 32

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 2.)	Total (Col 4.)
1.	(*a*) Loaned on mortgages of realty			$101,817 86
	(*b*) Loaned or invested in other securities, viz.:			
2.	(i) On terminating shares		$11,078 82	
6.	(*c*) Real estate			7,138 55
7.	(*d*) Written off real estate			598 22
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$3,927 95		
10.	Interest paid on terminating stock	1,550 50		
11.	Paid for terminating stock withdrawn		38,009 66	
12.	Paid for terminating stock matured		10,100 00	
				59,188 48
	Discount advance payment	137 36		
	Office furniture	144 02		
	Expense permanent stock	569 08		
				6,328 91
	D.—*Management Expenses (other than foregoing)*:			
25.	(*a*) Salaries	$3,001 52		
26.	(*b*) Commissions or brokerage	5,011 17		
27.	(*c*) Accrued expense fund	832 66		
28.	(*d*) Stationery, postage, printing and advertising	866 07		
29.	(*e*) Law costs	294 00		
30.	(*f*) Fuel, rent (other than in 7 and 32)	107 96		
31.	(*g*) Travelling expenses	100 40		
32.	(*h*) Registration fee	55 00		
	Ontario tax	195 00		
				10,463 78
	E.—*Other Expenditures, viz.*:			
33.	(*a*) Bank commission	$ 117 03		
34.	(*b*) Directors' and auditor's fees	388 00		
35.	(*c*) Municipal tax	89 60		
36.	(*d*) Guarantee bonds, premium	30 00		
				624 63
	F.—*Balance.*			
	(*b*) Cash on hand			5,907 89
	Totals			$192,068 32

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900? None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900? None.
3. Amount of other existing obligations of the Corporation which will mature in 1900? None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900? None.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 8¾ per cent.; other securities, 10½ per cent.
7. Of the mortgages held by the Corporation $325,752.63 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899? $7,138.55.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899? No., 6; amount, $7,200.
10. Aggregate market value of the land mortgaged to Corporation, $546,192.
11. How often are the securities held by the Corporation valued? Property on which straight loans are made every three years.
12. What officers of the Corporation are under bond and for what sum respectively? Managing-Director and Secretary-Treasurer, $3,000 each. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 21st February, 1900.
14. Names and addresses of the auditors respectively for 1899. John Overell and W. Hayes, London, Ont.

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY.

Head Office, Peterborough, Ontario.

Incorporated under the Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough on the 17th January, 1889. (Decl. Book I, 47.)

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Peterborough Workingmen's Building and Savings Society of Peterborough, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 368 Water street, in the Town of Peterborough, in the Province of Ontario.

The Board is constituted of twelve directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

T. B. McGrath, President, Peterborough ; 10th January, 1900 to 10th January, 1901.
A. J. Gough, Vice-President, Peterborough ; 10th January, 1900 to 10th January, 1901.
M. Riley, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
W. Hinchcliffe, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
J. J. Dolan, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
R. Sheehy, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
A. McDonald, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
H. Lebrun, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
P. Corkery, Director, Peterborough ; January, 1900 to 10th January, 1901.
A. Murty, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
John Lynch, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
W. S. Merrill, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
G. H. Gireux, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
P. Simons, Director, Peterborough ; 10th January, 1900 to 10th January, 1901.
J. Murty, Treasurer, Peterborough ; 10th January, 1900 to 10th January, 1901.
J. Corkery, Secretary, Peterborough ; 10th January, 1900 to 10th January, 1901.

Schedule B.

Shares of Terminating or withdrawable Stock.			Instalment. No.	Instalment. Amount.
				$ c.
Number and amount in force at 31st December, 1898			275	20,192 70
Number and amount issued during 1899			22	3,183 00
Gross total in force at any time in 1899			297	23,375 70
Deduct as follows :	No. of shares.	Amount.		
Withdrawn and paid off during 1899	22	$1,229		
Total deductions			22	1,229 00
Net total remaining in force at 31st December, 1899			275	22,146 70

Summary of Terminating or Withdrawable Stock in force 31st December, 1899 :—	
275 shares of Instalment stock at $200 per share	$55,000 00
On which 74 shareholders have paid into Loan Fund	22,146 70
Total amount distributed or credited in 1899 :	
(1) As interest	1,308 70
Rate of such interest 7.70 per cent. per annum.	
(2) As dividends out of profits	301 13
Ratio per cent. of such dividends, 3 to 5 per cent.	

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

B.—*Terminating Capital Stock or Shares.*

20. (*g*)	Instalment Stock: Total issue now in force, 275 shares at $200 per share, $55,000, on which has been paid	$22,146 70	
21. (*h*)	Profits or accrued interest on (20) credited or appropriated but not paid out	7,411 50	
			$29,558 20

Liabilities to the Public.

27.	Deposits, payable on demand	$307 00	
28.	Interest on deposits due or accrued or capitalized	10 12	
37.	Owing to banks	216 17	
			533 29
	Total liabilities		$30,091 49

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—*Debts secured by Mortgages of Land.*

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$17,453 99	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	447 89	
12. (*d*)	Of the debts mentioned in items 9 and 11 the sum of $9,296.25 is due by directors and officers of the Corporation. (Not extended.)		
			$17,901 88

C.—*Debts not above enumerated for which the Corporation holds security as follows:*

21. (*i*)	Debts secured only by terminating stock or shares of the Corporation.	$11,914 25	
26. (*m*)	Interest due or accrued on item 21 and not included herein	237 81	
			12,152 06

E.—*Cash.*

32. (*b*)	On hand	37 55
	Total assets	$30,091 49

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.

A.—*Balance from 31st December, 1898.*

		Col. 2.	Total. Col. 4.
1. (*b*)	Cash (not already shown under (1)):		
2.	(ii) In bank		$2,041 39

B.—*Sums received Wholly or Partly on Capital Stock.*

8. (*e*)	Dues on instalment building society stock	$3,183 00	3,183 00

C.—*Receipts on account of Investments, Loans or Debts.*

	(a) On mortgages of realty:—		
10.	(i) Principal	1,195 00	
11.	(ii) Interest	1,343 85	
	(b) On other securities:—		
13.	(i) Principal	129 00	
			$2,667 85

E.—*Miscellaneous.*

20. (*c*)	Membership or entry fee (being income of corporation)	$5 50	
21. (*d*)	Fines and transfer fees	10 30	
			15 80

G.—*Receipts from other sources.*

30. (*a*)	Interest on bank balance	$33 20	
(*b*)	Bank overdraft	216 17	
			249 37
	Totals		$8,157 41

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 4.
		Col. 1.	Total. Col. 4.
1.	(*a*) Loaned on mortgages of realty	$1,000 00	
	(*b*) Loaned on other securities	4,271 00	
	(*d*) Incumbrances on realty paid off	953 99	
			$6,224 99
	B.—*Expended on Stock Account.*		
10.	Interest paid on terminating stock	$301 13	
11.	Paid for terminating stock withdrawn	1,229 00	
			1,530 13
	C.—*Borrowed Money.*		
19.	(*b*) Deposits: Principal		250 00
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees	70 00	
28.	(*d*) Postage and printing	2 74	
30.	(*f*) Fuel, rent, taxes	12 00	
32.	(*h*) Registration fees	30 00	
			114 74
	F.—*Balance.*		
37.	(*a*) Cash on hand		37 55
	Totals		$8,157 41

Miscellaneous Statement for the Year Ending 31st December, 1899.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3 per cent.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, six per cent.

7. Of the mortgages held by the Corporation $17,453.99 is on realty situate in Ontario.

10. Aggregate market value of the land mortgaged to the Company, about $30,000.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary, $1,000; Treasurer, $1,000. Private sureties.

13. When were the accounts of the Corporation last audited? 30th December, 1900.

14. Names and address of the auditors respectively for 1899 and 1900 (if appointed). F. E. Bell, Peterborough.

THE PROVINCIAL BUILDING AND LOAN ASSOCIATION.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies Act (R. S. O. 1887, c. 169), by declaration filed in the office of the Clerk of the Peace for the County of York on the 9th November, 1891 (Decl. Book II, 83).

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900 c. 27.

Annual Statement

Of the condition and affairs of the Provincial Building and Loan Association of Toronto, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is in the Temple Building in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Thomas Crawford, M.P.P., President, Toronto, Ont.; 8th March, 1899 ; 14th March, 1900.
John Dunn, Vice-President, Toronto, Ont.; 8th March, 1899 ; 14th March, 1900.
Wm. Galbraith, Director, Belleville, Ont.; 8th March, 1899 ; 14th March, 1900.
J. S. Deacon, Director, Milton, Ont.; 8th March, 1899 ; 14th March, 1900.
E. C. Davies, Director, Toronto, Ont.; 8th March, 1899 ; 14th March, 1900.
E. C. Davies, Manager, Toronto, Ont.; 3rd Nov., 1897.
Andrew Allan, Secretary, Toronto, Ont.; 15th March, 1897.

A. Permanent capital stock : total amount authorized, $5,000,000 ; total amount subscribed, $158,400, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. Shares.	Par value of share.	——		
		$	$	$	$
1. Fully called	1,499	100	149,900	149,900	.....
2. Partly called	85	100	8,500	3,225	5,275
Totals	1,584	.....	158,400	153,125	5,275

List of Shareholders as at 31st December, 1899.

(Not printed.)

Schedule B

	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$ c.		$ c.	$ c.
Number and amount in force 31st Dec., 1898	5,639	285,395 02	17,462	185,649 37	471,044 39
" issued during 1899	1 302	56,168 62	1,021	65,896 87	122,065 49
Gross total in force at any time during 1898	6,941	341,563 64	18,483	251,546 24	593,109 88

	No. of shares.	Amount.					
		$ c.					
Deduct as follows :							
Withdrawn and paid off during 1899	2,958	45,614 75	329	16,980 55	2,629	28,634 20	45,614 75
Retired by corporation in 1899	.....	.....	1,263	66,561 47	.....	.....	66,561 47
To contingent from retired stock	.....	.....	.....	2,002 73	.....	.....	2,002 73
Forfeited and lapsed dur- 1899	326	1,478 96	.....	.....	326	1,478 96	1,478 96
Total deduction	4,547	115,657 91	1,592	85,544 75	2,955	30,113 16	115,657 91
Net total remaining in force at 31st Dec., 1899. .			5,349	256,018 89	15,528	221,433 08	477,451 97

Summary of terminating or withdrawable stock in force at 31st December, 1899 :—

5,349 prepaid shares at $100 per share, $ 534,900, on which 515 shareholders have paid into loan fund....						$266,276 13
15,528 instalment " 100 "	1,552,800,	"	1,820	"	"	243,919 81
20,877	$2,086,700		2,345			$510,195 94

Total amount distributed or credited in 1899 :—

(1) As interest	Prepaid $10,257.24	Instalment $22,486.73
Rate of such interest, per cent. per annum.....	4 per cent.	12 per cent.
(2) As dividends out of profits	Prepaid $16,493.30	
Rate or rates per cent. of such dividends.....	6 per cent.	

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—*Permanent Capital Stock or Shares.*		
A. 1. (*a*) Permanent capital, fully called: Total called, $149,900 ; total paid thereon.....	$149,900 00	
B. 2. (*b*) Ordinary joint stock capital — per cent. called : Total called, $ .... .. ; total paid thereon.....	3,225 00	
6. (*f*) Reserve fund in respect of (1), (2)	4,457 90	
7. (*g*) Contingent fund in respect of (1), (2).....	3,107 38	
		$160,690 28
B.—*Terminating Capital Stock or Shares.*		
17. (*d*) Prepared stock : total in force —— shares at ———— per share, on which has been paid into loan fund	$256,018 89	
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid	10,257 24	
20. (*g*) Instalment stock : total issue now in force —— shares at—— ———————per share of $100 on which has been paid	221,433 08	
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not yet paid	22,486 73	
		510,195 94
		$670,886 22
Liabilities to the Public.		
37. Owing to banks	$62,197 02	62,197 02
Total Liabilities		$733,083 24

Balance Sheet as at 31st December, 1899.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing	$ 49,526 24	$ 49,526 24
B.—Debts secured by mortgages of Land		
9. (*a*) Debts (other than item 10) secured by mortgages of land	660,524 66	660,524 66
C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
21. (*i*) Debts secured by terminating stock or shares of the corporation	8,922 00	
23. (*k*) Agents balances	803 65	
		9,725 65
E.—Cash.		
31. (*a*) On hand		4,333 19
F.—Assets not hereinbefore mentioned.		
37. (*a*) Licenses—permanent	$ 823 50	
38. (*b*) Interest and premiums accruing on loans to 31st December, 1899, but not yet paid	7,250 00	
39. (*c*) Office furniture, stationery and supplies	900 00	
		8,973 50
Total assets		$733,083 24

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for Its Own Use.	(Col. 1.)	(Col. 2.)	(Col. 3.)	Totals. (Col. 4.)
A.—Balance from 31st December, 1898.				
1. (*a*) Cash (not already shown under (1)):—				
2. (i) On hand				$ 3,092 16
(ii) In bank				8,227 80
B.—Sums received wholly or partly on Capital Stock.				
4. (*a*) Calls on permanent capital			$62,200 00	62,200 00
7. (*d*) Sales of prepaid building society stock		$64,775 00		
8. (*e*) Dues on instalment building society stock		83,477 15		
				148,252 15
C.—Receipts on account of Investments, Loans or Debts.				
(*a*) On mortgages of realty:				
10. (i) Principal		$46,798 41		46,798 41
11. (ii) Interest and premiums	$54,535 55			54,535 55
(*b*) On other securities:				
12. (i) Principal stock loans		4,297 00		4,297 00
D.—Receipts from Real Estate owned Beneficially by Corporation.				
16. (*a*) Sales		1,207 89		1,207 89
17. (*b*) Rent	3,029 55			3,029 55
E.—Miscellaneous.				
19. (*b*) Transfer and withdrawal fees	292 00			
20. (*c*) Membership or entry fees (being income of corporation)	2,534 50			
21. (*d*) Fines	1,141 08			
				3,967 58
F.—Borrowed Money.				
25. (*a*) Bank advances		62,197 02		62,197 02
G.—Receipts from other sources, viz.:				
30. (*a*) Commission on insurance	72 03			72 03
Totals	$61,604 71	$262,752 47	$62,200 00	$397,877 14

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	(Col 1.)	(Col. 2.)	Total. (Col. 4).
A.—*Sums Loaned or Invested on Capital Account.*			
1. (*a*) Loaned on mortgages of realty		$218,961 49	
(*b*) Loaned or invested in other securities, viz.:			
2. (i) Stock loans		5,396 50	
			$224,357 99
B.—*Expended on Stock Account.*			
8. Dividends paid on permanent stock	$ 8,786 99		
9. Dividends paid on terminating stock	16,493 30		
			25,280 29
11. Paid for terminating stock withdrawn		$45,614 75	
14. Paid for terminating stock retired		66,561 47	
			112,176 22
D.—*Management Expenses (other than foregoing).*			
25. (*a*) Salaries and fees	$7,568 38		
26. (*b*) Commission on brokerage	8,163 50		
27. (*c*) Stationery, postage, printing, advertising, telegrams, etc.	1,747 03		
28. (*d*) Collections and exchange	5,844 50		
29. (*e*) Advances to agents		$1,346 92	1,346 92
30. (*f*) Rent, etc	1,572 94		
31. (*g*) Travelling expenses	693 05		
32. (*h*) Registration fee	80 00		
(i) Ontario and municipal taxes	452 47		
			26,121 87
E.—*Other Expenditures, viz.* :			
33. (*a*) Discount on advance payments	$ 95 49		
34. (*b*) Premium on guarantee bond	45 00		
35. (*c*) Sundries	344 44		
			484 93
36. (*d*) Sundries (including insurance, taxes, repairs, etc.)		3,775 73	3,775 73
F.—*Balance.*			
37. (*a*) Cash on hand			4,333 19
Totals	$51,887 09	$341,656 86	$397,877 14

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount by other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. None.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits. None ; on debentures, none ; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, from 9 to 10⅘% ; on stock loans, 10⅘%.
7. Of the mortgages held by the Corporation $166,025 is on realty situate in Ontario, and $494,475 on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, No., 5 ; amount, $1,442.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No., 8 ; amount, $2,200.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $2,500 ; secretary, $2,500 ; clerks (2) at $1,000 each ; one at $1,500 and one at $500. By Guarantee Companies.
13. When were the accounts of the Corporation last audited ? 10th February, 1900.
14. Names and address of the auditors respectively for 1899 and 1900 : Harry Vigeon, F.C.A., Toronto, Ont.; John Rogerson, Barrie, Ont.; for 1900, not yet appointed.

THE RELIANCE LOAN AND SAVINGS COMPANY OF ONTARIO.

Head Office, Toronto Ontario.

Incorporated under the Buildings Societies' Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York, on the 2nd March, 1893. (Decl. Book II., 95.) The original corporate name was "The Excelsior Loan and Savings Union," which name was by Order-in-Council of Ontario, 24th June, 1895, changed to "The Reliance Loan and Savings Company of Ontario." (*Ibid.*)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Reliance Loan and Savings Company, of Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 84 King street east in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Hon. John Dryden, President, Toronto; 19th February, 1900, 4th March, 1901.
James Gunn, Vice-President, Toronto; 19th February, 1900, 4th March, 1901.
David Kemp, Director, Toronto; 19th February, 1900, 4th March, 1901.
Rev. G. I. Taylor, Director, Toronto; 19th February, 1900
R. T. Sheill, M.D., Director, Toronto; 19th February, 1900, 4th March, 1901.
Alfred Macdougall, Director, Toronto; 19th February, 1900, 4th March, 1901.
George Gillies, Director, Toronto; 19th February, 1900, 4th March, 1901.
John Blacklock, Manager, Toronto.
Herbert Waddington, Secretary, Toronto.

(A). Permanent capital stock: Total amount authorized, not fixed; total amount subscribed, $359,800, as more particularly set out in Schedule A hereto.

Schedule A.

Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$ c.	$ c.
1. Fully called	3,484	100	348,400	348,365 00	35 00
2. Partly called.....	75	100	7,500	5,644 67	1,855 33
3. Instalment	39	100	3,900	424 41	3,475 59
Totals	3,598	.....	359,800	354,434 08	5,365 92

List of Shareholders as at 31st December, 1899.

(Not printed.)

Schedule B.

	Prepaid.		Instalment.		Total.
	No.	Amount	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$		$	$
Number and amount in force at 31st December, 1898	1,696	169,600	23,101	2,310,100	2,479,700
" issued during 1899	1,003	100,300	1,681	168,100	268,400
Gross total in force at any time during 1899	2,699	269,900	24,782	2,478,200	2,748,100
Deduct as follows:	No. of shares	Amount.			
		$ c.			
Withdrawn and paid off during 1899	1,358	20,973 95			
Converted into permanent shares	43	2,410 75			
Total deduction	1.401	23,384 70	43	4,300	1,358	135,800	140,100
Net total remaining in force at 31st December, 1899	2,656	265,600	23,424	2,342,400	2,608,000

Summary of terminating or withdrawable stock in force at 31st December, 1899:—

2,656 shares prepaid stock at	$100 per share,	$265,600,	on which	227 shareholders have paid into Loan Fund	$133,763 99
23,424 shares instalment stock at	100 "	2,342,400 "	3,139 "	"	217,858 05
26,080		$2,608,000	3,376		$351,622 04

Total amount distributed or credited in 1899:
(2) As dividends out of profits 22,740 65
Rate or rates per cent. of such dividends: Prepaid, 7 per cent; instalment, 9 per cent.

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A. *Permanent Capital Stock or Shares.*

1. (*a*) Permanent capital stock fully called: Total called, $348,400; total paid thereon	$348,365 00	
2. (*b*) Permanent capital stock partly called: Total called, $7,500; total paid thereon	5,644 67	
6. (*f*) Reserve Fund in respect of 1, 2 and 8	10,525 18	
8. (*h*) *Instalment Permanent Stock* (payable by fixed periodical payments): Total subscribed $3,900, on which has been paid	424 41	
9. (*i*) Dividends declared but not yet paid	12,508 74	
		$377,468 00

B.—*Terminating Capital Stock or Shares.*

17. (*d*) Prepaid stock: total in force 2,656 shares at $100 per share, on which has been paid into Loan Fund	$133,763 99	
18. (*e*) Profits or accrued interest on 17 credited or appropriated but not yet paid	3,177 73	
20. (*g*) Instalment stock: total issue now in force 23,424 shares at $100 per share $2,342,400, on which has been paid in Loan Fund	217,858 05	
		355,119 10

C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:*

24. Interest paid in advance	319 33	
		$732,587 10

Liabilities to the Public.

37. Owing to banks	$24,000 00	
41. Sundry accounts due	687 30	
		24,687 30
Total liabilities		$757,274 40

Cr. BALANCE SHEET AS AT 31ST DECEMBER, 1899

I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.			
A.—*Immovable Property Owned Beneficially by Corporation.*			
5. (*b*) Freehold land (including buildings)			$7,650 93
B.—*Debts Secured by Mortgages of Land.*			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$716,815 10	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein		2,314 47	
			719,129 57
C.—*Debts not above Enumerated for which the Corporation holds Securities as follows.*			
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		$2,300 00	
21. (*i*) Debts secured only by terminating stock or shares of the Corporation		7,568 40	
22. (*j*) Agents balances secured by bonds		2,850 82	
			12,719 22
D.—*Unsecured Debts.*			
27. (*a*) Charter outlay		$1,000 00	
28. (*b*) Licenses, Provincial		453 00	
29. (*c*) Office furniture		486 63	
			1,939 63
E.—*Cash.*			
31. (*a*) On hand—None.			
32. (*b*) In bank			15,835 05
Total assets			$757,274 40

CASH ACCOUNT.

Receipts for the Year Ending 31st December, 1899.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.				Total.
Balance from 31st December, 1898.	(Col. 1.)	(Col. 2.)	Col. 3.)	(Col. 4.)
(*b*) Cash (not already shown under (1)) :—				
3. (ii) In bank				$8,751 71
B.—*Sums Received Wholly or Partly on Capital Stock.*				
4. (*a*) Calls on permanent capital stock			$100,196 40	
5. (*b*) Premiums on 4			3,703 63	
				103.900 03
7. (*d*) Sales of prepaid building society stock		$37,294 75		
8. (*e*) Dues on instalment building society stock		97,660 48		
				134,955 23
C.—*Receipts on Account of Investments, Loans or Debts.*				
(*a*) On mortgages of realty :—				
10. (i) Principal	$58,432 55			
11. (ii) Interest and premium	47,868 79			
(*b*) On other securities :—				
12. (i) Principal	3,414 25			
(*c*) Unsecured debts :				
Agents' advances repaid	819 39			
D.—*Receipts from Real Estate Owned Beneficially by Corporation.*				
16. (*a*) Sales	10,830 71			
17. (*b*) Rents	60 00			
				121,425 69
E.—*Miscellaneous.*				
18. (*a*) Commission brokerage (or remuneration as corporate agent or trustee)	$586 38			586 38
24. (*g*) Conversion of terminating stock into permanent stock			$2,410 75	2,410 75
F.—*Borrowed Money.*				
25. (*a*) Bank advances	$24,000 00			24,000 00
G.—*Receipts from other sources, viz.:*				
30. (*a*) Transfer fees	94 55			
(*b*) Expense fund, less amount retained by agents as commission	11,151 27			
(*c*) Suspense account	12 75			11,258 57
Totals	$157,270 64	$134,955 23	$106,310 78	$407,288 36

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

				Total.
	I.—Expended on Corporation Account.			
	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 2.)	(Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$313,923 36		
	(*b*) Loaned or invested in other securities	9,041 26		
6.	(*c*) Real estate purchased	8,879 04		
				$331,843 66
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$12,371 67		
9.	Dividends paid on terminating stock	4,498 05		
10.	Interest paid on terminating stock	104 87		
				16,974 59
11.	Paid for terminating stock withdrawn		$20,973 95	
16.	Terminating stock converted into permanent		2,410 75	
				23,384 70
	C.—*Borrowed Money.*			
18.	(*a*) Bank advances	$550 94		550 94
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees	8,636 97		
26.	(*b*) Commission or brokerage	4,798 49		
27.	(*c*) Advances to agents	1,314 05		
28.	(*d*) Stationery, postage, printing and advertising	939 09		
29.	(*e*) Law costs	240 15		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,677 70		
31.	(*g*) Travelling expenses	139 97		
32.	(*h*) Registration fees	953 00		
				18,699 42
	F.—*Balance.*			
	(*b*) Cash in banks	$15,835 05		15,835 05
	Totals	$383,903 66	$23,384 70	$407,288 36

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of sureties held by the Corporation which will mature and become payable to the Corporation in 1900. None.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, none; on debentures, none; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 7½, 8½ and 9 per cent.
7. Of the mortgages held by the Corporation $200,186.08 is on realty situate in Ontario, and $518,943.49 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $16,572.26.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No., 21; amount, $16,572.26.
10. Aggregate market value of the land mortgaged to the Corporation, $1,457,987.11.
11. How often are the securities held by the Corporation valued? When default is made in payment.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager and Secretary, $3,000 each; Assistant Secretary and Clerks, $2,500.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Companies.
13. When were the accounts of the Corporation last audited? Monthly, during year 1899.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed). W. H. Cross, F.C.A., Toronto, Ont.; S. J. Stammers, Toronto, Ont.

THE STRATFORD BUILDING AND SAVINGS SOCIETY.

Head Office, Stratford, Ontario.

Incorporated under the Bullding Societies Act (R.S.O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Perth on the 23rd August, 1889. (Decl. Book I., 19.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Stratford Building and Savings Society of Stratford, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is on corner of Market and Albert Street, in the City of Stratford, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Michael F. Goodwin, President, Stratford; 3rd November, 1898, 2nd November, 1900.
N. A. Bosworth, Vice-President, Stratford; 3rd November, 1899, 2nd November, 1900.
John Brown, M.P.P., Director, Stratford; 3rd November, 1899, 2nd November, 1900.
Joseph Baxter, Director, Stratford; 3rd November, 1899, 2nd November, 1900.
C. F. Neild, Director, Stratford; 3rd November, 1899, 2nd November, 1900.
James Barker, Director, Stratford; 3rd November, 1899, 2nd November, 1900.
J. P. Mabee, Q.C., Director, Stratford; 3rd November, 1899, 2nd November, 1900.
H. G. Hopkirk, Director, London, 3rd November, 1899, 2nd November, 1900.
Nelson Monteith, M.P.P., Director, Stratford; 3rd November, 1899, 2nd November, 1900.
D. B. Burritt, Manager and Secretary, Stratford; 21st October, 1899.

A.—Permanent capital stock: Total amount authorized, not fixed; total amount subscribed, $10,200, as more particularly set out in schedule A hereto.

Schedule A.

(*a*)—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1899.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$ c.	$ c.	$ c.
1. Fully paid	54	100	5,400 00	5,400 00	.....
2. Partly paid	48	100	4,800 00	603 82	4,196 18*
Totals	102	.....	10,200 00	6,003 82	4,196 18

*Not being collected by calls as yet, left to shareholders option as to paying up.

List of Shareholders as at 31st December, 1899.

(Not printed.)

Schedule B.

Shares of Terminating or Withdrawable Stock.	Fully paid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$		$	$
Number and amount in force at 31st Dec., 1898..	122	24,400	758	151,600	176,000
" issued during 1899.....	15	3,000	122	22,400	25,400
Gross total in force at any time in 1899.....	137	27,400	870	174,000	201,400
Deduct as follows:	No. of shares.	Amount.			
		$			
Withdrawn and paid off during 1899	149	29,800	21	4,200	128	25,600	29,800
Total deductions	149	29,800					
Net total remaining in force at 31st Dec., 1899 ..			116	23,200	742	148,400	171,600

Summary of Terminating or Withdrawable Stock in force 31st December, 1899.

116	Shares fully paid stock at $200 per share, $23,200, on which 33 shareholders have paid into Loan Fund.....						$23,200 00
742	" instalment " 200 "	148,400	"	154	" " "		61,351 82
858		$171,600		187			$84,551 82

Total amount distributed or credited in 1899:
(1) As interest, $300.12; Rate, 5 per cent.
(2) As dividends out of profits, $4,152.24; Rate, 5 and 6 per cent.

Balance Sheet as at 31st December, 1899

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

8. (*h*) Instalment permanent stock (payable by fixed periodical payments): total subscribed, $10,200, on which has been paid.....	$6,003 82	$6,003 82

B.—Terminating Capital Stock or Shares.

14. (*a*) Fully paid stock: total in force, 116 shares at $200 per share, carried to Loan Fund.....	23,200 00	
20. (*g*) Instalment stock: total issue now in force, 742 shares at $200 per share, $148,400, on which has been paid into Loan Fund.....	49,558 30	
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not yet paid.....	11,793 52	
		84,551 82

C.—Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:

24. Balance at credit of profit and loss account.....	$3,492 71	
25. Interest and rents accrued and due.....	621 22	
26. Interest, premiums, etc., received since books were last closed.....	1,375 41	
		5,489 34
		$96,044 98

Liabilities to the Public.

27. Deposits payable on demand.....	$129 25	
28. Interest on deposits due, accrued or capitalized	16 64	
37. Owing to banks (including interest due or accrued).....	620 00	
39. Due on loans in process of completion or to pay assumed mortgages.....	2,277 45	
41. Rents (net) on mortgaged property	91 65	
42. Expenses on loans.....	19 45	
		3,154 44
Total liabilities		$99,199 42

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—*Immovable Property owned Beneficially by Corporation.*

5. (*b*) Freehold land (including buildings) other than foregoing		$5,097 11	$5,097 11
B.—*Debts secured by Mortgages of Land.*			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$86,920 00	
10. (*b*) Debts secured by mortgaged land held for sale		820 36	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein		513 38	
			88,253 74
C.—*Debts not above enumerated for which the Corporation holds Securities as follows:*			
21. (*i*) Debts secured only by terminating stock or shares of the Corporation		$3,486 50	
26. (*n*) Interest due or accrued on item 21, and not included therein		45 35	
			3,531 85
E.—*Cash.*			
31. (*a*) On hand			164 17
F.—*Assets not hereinbefore mentioned.*			
37. (*a*) Preliminary expense account		$67 32	
38. (*b*) Office furniture		287 36	
39. (*c*) Sundry arrears of interest and fines		1,455 32	
40. (*d*) Cost of management since Sept. 30th, 1899, the last closing of books		280 06	
41. (*e*) Rents due from real estate		62 49	
			2,152 55
Total assets			$99,199 42

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.

A.—*Balances from 31st December, 1898.*

	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total (Col. 4.)
(*b*) Cash (not already shown under (1)):				
2. (i) On hand				$535 21
3. (ii) In bank				23 29
B.—*Sums received wholly or partly on Capital Stock.*				
4. (*b*) Calls on permanent capital stock			$940 00	940 00
6. (*c*) Sales of fully paid building society stock		$3,000 00		3,000 00
8. (*e*) Due on instalment building society stock		11,507 15		11,507 15
C.—*Receipts on account of Investments, Loans or Debts.*				
(*a*) On mortgages of realty:—				
10. (i) Principal				11,123 33
11. (ii) Interest	$4,393 49			4,393 49
(*b*) On other securities:				
12. (i) Principal				2,399 00
13. (ii) Interest or dividends	97 09			97 09
D.—*Receipts from Real Estate owned Beneficially by Corporation.*				
17. (*b*) Rent	249 31			249 31
E.—*Miscellaneous.*				
20. (*c*) Membership or entry fees (being income of Corporation)	27 00			
21. (*d*) Fines	47 87			
24. (*g*) Discounts on withdrawals	140 76			215 63
F.—*Borrowed Money.*				
25. (*a*) Bank or other advances, discounts or overdrafts				6,820
G.—*Receipts from other sources, viz.*				
30. (*a*) Rents from mortgaged property	191 50			
(*b*) Rents—use of office	125 00			316 50
(*c*) Sundry insurance and taxes collected				1,100 46
(*d*) Repairs to mortgaged property repaid				10 10
(*f*) Expenses on loans collected				54 67
Totals	$5,272 02	$14,507 15	$940 00	$42,785 23

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

	(Col. 1.)	(Col. 2.)	Total (Col. 1.)
1. (*a*) Loaned on mortgages of realty			$11,087 55
2. (*b*) Loaned on terminating shares			3,208 50
6. (*c*) Real estate purchased			1,480 76
(*e*) Insurance and taxes advanced on property mortgaged to the Corporation			148 90

B.—*Expended on Stock Account.*

8. Dividends paid on permanent stock	$297 89		
9. Dividends paid on terminating stock	1,193 37		
10. Interest paid on terminating stock	300 12		
			1,791 38
12. Paid for terminating stock withdrawn		$10,493 58	
13. Profits paid on (12)		937 62	
			11,431 20

C.—*Borrowed Money other than foregoing or Interest thereon Paid, viz.:*

18. (*a*) Bank account: Principal and interest			10,965 35
19. (*b*) Deposits: Principal, $1,160.75; interest, $79.75			1,240 50

D.—*Management Expenses (other than foregoing).*

25. (*a*) Salaries and fees	449 96		
26. (*b*) Commission or brokerage	10 00		
28. (*d*) Stationery, postage, printing and advertising	49 30		
29. (*e*) Travelling expenses	6 40		
30. (*f*) Fuel, rent, taxes (other than 7) and rates	486 20		
31. (*g*) Registration Fees	30 00		
(*h*) Ontario Tax	65 00		
			1,096 86

E.—*Other Expenditures, viz.:*

33. (*a*) Manager's bond	25 00		
34. (*b*) Expenses on loans paid over	37 22		
35. (*c*) Repairs to real estate	35 93		
" mortgaged property	10 10		
36. (*d*) Office furniture	61 81		
			170 06

F.—*Balance.*

37. (*a*) Cash on hand			164 17
Totals			$42,785 23

Miscellaneous Statement for the Year Ending 31st December, 1899.

3. Amount of other existing obligations of the Corporation which will mature in 1900, $620.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $8,086.50.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4%.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty 7%; on other securities, 8%.
7. Of the mortgages held by the Corporation, $87,740.36 is on realty situate in Ontario.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. Number, 1; amount, $350.
10. Aggregate market value of land mortgaged to the Corporation, $190,000.
11. How often are the securities held by the Corporation valued? Once a year.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000.
13. When were the accounts of the Corporation last audited? September 30th, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed): J. R. Stuart and R. R. Neild, Stratford, to September 30th, 1900.

THE SUN SAVINGS AND LOAN COMPANY OF ONTARIO.

Head Office, Toronto, Ont.

Incorporated under the Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of York on the 3rd day of May, 1893. (Decl. Book II, 99.) The original corporate name was the Happy Home Building Society, which name was by Order-in-Council of Ontario, 4th August, 1894, changed to the Sun Savings and Loan Company of Ontario. (*Ibid.*)

The lending and the borrowing poweers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Sun Savings and Loan Company of Ontario, at the 31st December, 1899, for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Richmond Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors holding office for one year, or until their successors are appointed.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office.

J. T. Gilmour, M.D., President, Toronto ; 20th February, 1899, 19th February, 1900.
H. Hartley Dewart, Q.C., Vice-President, Toronto ; 20th February, 1899, 19th February, 1900.
Wm. Hassard, Director, Toronto, 20th February, 1899, 19th February, 1900.
Robert A. Purdon, Director, Toronto ; 20th February, 1899, 19th February, 1900.
H. Wilberforce Aikens, M.D., Director, Toronto ; 20th February, 1899, 19th February, 1900.
Wm. Pemberton Page, Managing Director and Secretary, Toronto ; 20th February, 1899, 19th February, 1900.

A. Permanent capital stock, total amount authorized, $200,000 ; total amount subscribed, $107,900, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*).—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	No. of shares.	Par value or shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
1. Fully called	1,101	100	110,100	84,225 75	25,874 25
2. Instalment stock (payable by fixed periodical payments, and still in process of payment)	40	100	4,000	300 00	3,700 00
Totals	1,141		114,100	84,525 75	29,574 25

List of Shareholders as at 31st December, 1899.

(Not printed.)

Schedule B

Shares of terminating or withdrawable stock.	Fully paid.		Prepaid.		Instalment.	
	No.	Amount	No.	Amount	No.	Amount.
		$		$		$
Number and amount in force at 31st December, 1898.	130	13,000	1,129	112,900	9,101	910,100
Number and amount issued during 1899		.....	58	5,800	5,937	593,700
Gross total in force at any time in 1899	130	13,000	1,187	118,700	15,038	1,503,800
Deduct as follows :	No. of shares	Amount				
		$				
Withdrawn and paid off during 1899	518	51,800				
Converted into permanent stock	9	900				
Forfeited and lapsed during 1899	4,004	400,400				
Paid up certificates	19	1,900				
Total deduction	4,550	455,000	28	2,800	11	1,100	4,511	451,100
Net total remaining in force at 31st December, 1899			102	10,200	1,176	117,600	10,527	1,052,700

102 shares fully paid stock at $100 per share, $10,200 on which 9 shareholders have paid in $10,200 ; carried to loan fund, $9,439.91

1,176 shares prepaid stock at $100 per share, $117,600, on which 149 shareholders have paid in $70,300.50 ; carried to loan fund, $65 581.98.

10,527 shares instalment stock at $100 per share, $1,052,700, on which 2,420 shareholders have paid in $97,925.35 ; carried to loan fund, $64,957.57. Total carried to loan fund, $139,979.46.

Total amount distributed or created in 1899 :

(1) As interest, $4,499.20.
Rate of such interest, per cent. per annum, 6 per cent.

(2) As dividends out of profits, $2,756.75.
Rate or rates per cent. of such dividends, 2 and 8 per cent.

Balance Sheet as at 31st December, 1899.

Dr

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Permanent stock : total subscribed, $110,600.00 ; total paid thereon	$79,373 02	
8. (*h*) Instalment permanent stock (payable by fixed periodical payments) : total subscribed, $4,000, on which has been paid	300 00	
9. (*i*) Dividends declared but not yet paid	2,216 72	
		$81,889 74
B.—Terminating Capital Stock or Shares.		
14. (*a*) Fully paid stock : Total in force, 102 shares at $100 per share, on which has been paid into loan fund	$9,439 91	
15. Profits and accrued interest on (14) credited or appropriated not yet paid	320 00	
17. (*d*) Prepaid stock : Total in force, 1,176 shares at $100 per share, on which has been paid into loan fund	64,501 48	
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid	2,523 48	
20. (*g*) Instalment stock : Total issue now in force, 10,527 shares, at $100 per share, $1,052,700, on which has been paid into loan fund	64,957 57	
21. (*h*) Profits or accrued interest on, (1), (17) and (20) credited or appropriated but not yet paid	9,670 58	
		151,413 02
C.—Liabilities to Stockholders or Shareholders other than c already shown under A or B, viz.		
24. Paid up certificates	$1,080 50	
25. Profits on accrued interest on (24) not yet paid	66 25	
26. Reserve	525 86	
27. Special deposit	2,198 95	
		3,871 56
Liabilities to the Public.		
37. Owing to banks	$11,917 84	11,917 84
Total liabilities		$249,092 16

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—*Debts Secured by Mortgages of Land.*

9. (*a*) Debts (other than item 10) secured by mortgages of land	244,953 40		
11. (*c*) Interest due or accrued on item 9 and not included therein	2,353 98		
			$247,307 38

C.—*Debts not above enumerated for which the Corporation holds securities as follows:*

21. (*i*) Debts secured only by terminating stock or shares of the corporation	$1,784 78	1,784 78	
Total assets			$249,092 16

Cash Account.

Receipts for the Year Ending 31st December, 1899.

I.—Received by the Corporation for its Own Use.

A.—*Balance from 31st December, 1898.*

	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total (Col. 4.)
1. (*a*) Capital account, balance in Trusts Company	.....	$3,666 87	.....	$3,666 87
(*b*) Cash (not already shown under (1)):—				
(i) On hand	$51 18			
3. (ii) In bank	60 19			111 37

B.—*Sums Received Wholly or Partly on Capital Account.*

4. (*a*) Calls permanent capital	$2,904 73	.....	$47,282 02	50,186 75
5. (*b*) Premiums on (4)	95 00	.....	....	95 00
7. (*d*) Sales of prepaid building society stock	285 24	2,164 76	.....	2,450 00
8. (*e*) Dues on instalment building society stock	5,681 60	40,235 42	.....	45,917 02

C.—*Receipts on account of Investments, Loans or Debts.*

(*a*) On mortgages of realty:—				
10. (i) Principal	.....	17,263 53	.....	17,263 53
11. (ii) Interest	.....	15,866 95	....	15,866 95
(*b*) On other securities:—				
Stock loans	.....	100 00	.....	100 00

E.—*Miscellaneous.*

18. (*a*) Premiums or bonus on loans	.....	446 47	.....	446 47
21. (*d*) Fines	.....	233 20	.....	233 20

F.—*Borrowed Money.*

25. (*a*) Bank advances	.....	11,917 84	.....	11,917 84

G.—*Receipts from Other Sources, viz.:*

30. (*a*) Interest on balance in Trust Co	.....	143 77	.....	143 77
(*b*) Bonus on insurance	103 84	.....	.....	103 84
Totals	$9,181 78	$92 038 81	$47,282 02	$148,502 61

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or invested on Capital Account.*	(Col. 1)	(Col. 3.)	Total (Col. 4)
1.	(*a*) Loaned on mortgages of realty		$116,741 43	$116,741 43
	(*b*) Loaned or invested in other securities, viz.:			
2.	(i) Stock certificates		843 58	843 58
7.	(*e*) Insurances or taxes advanced on property mortgaged to to the corporation		1,057 41	1,057 41
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$1,674 80		
10.	Interest paid on terminating (prepaid and paid up)	5,289 21		
11.	Paid for terminating stock withdrawn		6,979 86	6,979 86
	Interest on special stock. (Expense fund)	256 35		
				7,220 36
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees	$4,888 41		
26.	(*b*) Commission or brokerage	6,167 21		
27.	(*c*) Advances to agents	151 27		
28.	(*d*) Stationery, postage, printing and advertising	1,287 08		
29.	(*e*) Law costs	103 14		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) rates, lighting, etc.	226 68		
31.	(*g*) Travelling expenses	79 05		
32.	(*h*) Registration fees	32 00		
	(*i*) Ontario Tax	130 00		
				12,064 84
	E.—*Other Expenditures, viz:*			
33.	(*a*) Furniture		26 85	
34.	(*b*) Commission to Trust Co	$300 00		
35.	Miscellaneous	332 96		
36.	Special loan		601 05	627 90
	Sundry accounts	84 10		
				717 06
	F.—*Balance.*			
37.	(*b*) Cash on hand	$2 38		
	(*b*) Cash in Trusts Co.	1,247 79		
				1,250 17
	Totals			$148,502 61

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900, none.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, none
3. Amount of other existing obligations of the Corporation which will mature in 1900, none.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 10 per cent ; on other securities 12 per cent.
7. Of the mortgages held by the Corporation, $198,425.90 is on realty situate in Ontario, and $44,900 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899—number 1 ; amount, $500.
10. Aggregate market value of land mortgaged to the Corporation, $365,000.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $2,000 : accountant, $1,000.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Companies.
13. When were the accounts of the Corporation last audited? 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed), James F. Lawson, Toronto, Ont.; J. L. Atkinson, Toronto, Ont.

THE YORK COUNTY LOAN AND SAVINGS COMPANY.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies' Act, R.S.O, 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York on the 21st December, 1891. (Decl. Book II., p. 83.)

The lending and the borrowing powers are governed by the Loan Corporations Act R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the York County Loan and Savings Company of Toronto, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is in Confederation Life Building, in the City of Toronto, in the Province of Ontario.

The Board is constituted of four directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Joseph Phillips, President and General Manager, Toronto; 9th March, 1899, 29th March, 1900.
A. T. Hunter, Vice-President, Toronto; 9th March, 1899, 29th March, 1900.
E. J. Burt, Director, Toronto; 9th March, 1899, 29th March, 1900.
V. Robin, Secretary-Treas., Toronto; 9th March, 1899, 29th March, 1900.

Schedule B.

	Fully paid.		Instalment.
	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$	$ c.
Number and amount in force at 31st December, 1898	1,709	170,900 00	220,311 43
" " issued during 1899	411	41,100 00	391,304 27
Gross total in force at any time in 1899	2,120	212,000 00	611,615 70
Deduct as follows. (No of Shares. / Amount.)			
Withdrawn and paid off during 1899		$ c. 195,435 47	345 34,500 00 160,935 47
Forfeited and lapsed and suspended during 1899		34,793 94	34,793 94
Total deduction			345 34,500 00 195,729 41
Net total remaining in force at 31st December, 1899	1,775	177,500 00	415,886 29

Summary of Terminating or Withdrawable Stock:

1,775 Shares fully paid stock at $100 per share, $177,500, on which Shareholders have paid in	$ 177,500 00
" Instalment stock " " " " "	415,886 29
	$593,386 29
Total amount distributed or credited in 1899:	
(1) As interest	$10,068 45
Rate of such interest, per cent. per annum, 4 per cent.	
(2) As dividends out of profits	15,348 78
Rate or rates per cent. of such dividends, 5 per cent.	

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	B.—*Terminating Capital Stock or Shares.*		
14.	(*a*) Fully paid stock: Total in force, 1,775 shares at $100 per share, carried to Loan Fund	$ 177,500 00	
20.	(*g*) Instalment stock: Total issue now in force. ....shares at $100 per share, on which has been paid into Loan Fund	415,886 29	
21.	(*h*) Profits or accrued interest on (20) credited or appropriated, but not paid out	26,896 19	
	C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B viz.:*		
24.	Reserve fund	25,000 00	
25.	Borrowers return of principal	34,803 97	
26.	Contingent fund	46,253 46	
			$726,339 91
	Liabilities to the Public.		
39.	Due on loans in process of completion or to pay assumed mortgages	194 36	
40.	Other liabilities to the public, viz.:		
41.	(*a*) Mortgages assumed for members	6,300 00	
			6,494 36
	Total liabilities		$ 732,834 27
	Cr.		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
5.	(*b*) Freehold land including buildings	$ 151,950 25	$ 151,950 25
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	517,818 90	
10.	(*b*) Debts secured by mortgaged land held for sale	7,753 30	
11.	(*c*) Interest due or accrued on items 9 and 10, and not included therein	4,918 53	
			530,490 73
	C.—*Debts not above enumerated for which the Corporation Holds Securities as follows:*		
21.	(*i*) Debts secured only by terminating stock or shares of the Corporation.	30,699 75	
22.	(*j*) Advances to borrowers, taxes, etc.	7,993 43	
			38,693 18
	E.—*Cash.*		
31.	(*a*) On hand	665 08	
32.	(*b*) In bank	3,919 95	
			4,585 03
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Accounts receivable	1,473 15	
38.	(*b*) Furniture and fixtures	5,641 93	
			7,115 08
	Total assets		$ 732,834 27

Cash Account

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 2.)	Total (Col. 4)
	A.—*Balances from 31st December, 1898.*			
	(*b*) Cash (not already shown under (1)):			
2.	(i) On hand		$ 532 72	
3.	(ii) In bank		58,487 41	
	B.—*Sums received wholly or partly on Capital Stock.*			
6.	(*c*) Sales of fully paid Building Society stock		41,100 00	
8.	(*e*) Dues on instalment Building Society stock		391,404 27	
	C.—*Receipts on Account of Investments, Loans or Debts.*			
	(*a*) On mortgages of realty:			
10.	(i) Principal		17,348 11	
11.	(ii) Interest on mortgages and share loans	$ 29,624 56		
	(*b*) On other securities:			
12.	(i) Principal		11,328 70	
	E.—*Miscellaneous.*			
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc)	42,321 72		
19.	(*b*) Premium or bonus on loans			
20.	(*c*) Membership fees			
21.	(*d*) Fines			
22.	(*e*) Forfeitures or lapses, including suspended capital	34,793 94		
23.	(*f*) Revivals of terminating stock		17,018 48	
	G.—*Receipts from other Sources, viz.:*			
30.	(*a*) Accounts receivable	52 43		
	(*b*) Mortgage investments		1,300 00	
	(*c*) Real estate		5,400 72	
	Totals	$106,792 65	$543,920 41	$650,713 06

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

	(Col. 1.)	(Col. 2.)	Total (Col. 4).
1. (*a*) Loaned on mortgages of realty		$154,921 65	
(*b*) Loaned or invested in other securities, viz.:			
(i) On Company's stock		22,423 00	
(ii) Mortgages assumed for borrowers		300 00	
(*c*) Real estate purchased		151,950 25	
(*e*) Insurance or taxes, etc., advanced on property mortgaged to the Corporation		2,444 97	

B.—*Expended on Stock Account.*

9. Dividends paid on terminating stock	$ 15,348 78		
10. Interest paid on terminating stock	10,068 45		
11. Paid for terminating stock withdrawn		195.435 47	
15. Terminating stock forfeited, lapsed or suspended		34,793 94	
17. Terminating stock revived	17,018 48		

D.—*Management Expenses (other than foregoing).*

25. (*a*) Salaries and fees	12,395 00		
26. (*b*) Commission or brokerage	8,027 31		
27. (*c*) Advances to agents			
28. (*d*) Stationery, postage, printing and advertising	10,249 55		
29. (*e*) Law costs	1,376 47		
30. (*f*) Fuel, rent, taxes (other than in 7) and rates	5,103 44		
31. (*g*) Travelling expenses	4,271 27		

F.—*Balance.*

37. (*a*) Cash on hand		665 08	
(*b*) Cash in bank		3,919 95	
Totals	$83,858 75	$566,854 31	$650,713 06

Miscellaneous Statement for the Year Ending 31st December, 1899.

6. Average rate of interest per annum received by the Corporation during 1899: On mortgages of realty, 6 per cent.; on other securities, 8 per cent.

7. Of the mortgages held by the Corporation $435,918.90 is on realty situate in Ontario, and $81,900 on realty situate elsewhere.

10. Aggregate market value of the land mortgaged to the Corporation, $1,035,637.

11. How often are the securities held by the Corporation valued? Quarterly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Treasurer, $13,000; other officers, $120,100. By Guarantee Company.

13. When were the accounts of the Corporation last audited? 1st March, 1900.

14. Names and address of the auditors respectively for 1899: Thos. G. Hand, Toronto, Ont.; G. A. Harper, Toronto, Ont.

III. LOANING LAND COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE DOVERCOURT LAND, BUILDING AND SAVINGS COMPANY, LIMITED.

Head Office, Toronto.

Incorporated on the 16th December, 1885, by Letters Patent of Ontario (Lib. 17, No. 115), issued under The Ontario Joint Stock Companies Letters Patent Act, R. S. O. 1877, c. 150.

For the lending powers see statement of the objects in the above instrument.

For the borrowing powers see paragraphs 25 to 28 of the same.

Annual Statement

Of the condition and affairs of The Dovercourt Land, Building and Savings Company, Limited, of Toronto, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 57 Victoria Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

James Brandon, President, Toronto, Ont; Tuesday, 14th Feb., 1899; Tuesday 13th Feb. 1900.
Harton Walker, Vice-President, Toronto, Ont.; Tuesday, 14th Feb., 1899; Tuesday, 13th Feb., 1900.
M. Walton, Director, Toronto, Ont.: Tuesday, 14th Feb., 1899; Tuesday, 13th Feb., 1900.
A. H. Lightbourn, Director, Toronto, Ont.; Tuesday, 14th Feb., 1899; Tuesday, 13th Feb, 1900.
A. M. Walton, Director, Toronto, Ont.; Tuesday, 14th Feb., 1899; Tuesday, 13th Feb. 1900.
E. T. Lighbourn, Director, Toronto, Ont.; Tuesday, 14th Feb., 1899; Tuesday, 13th Feb., 1900.
James T. Locke, Manager, Toronto, Ont.; Tuesday, 14th Feb., 1899; Tuesday, 13th Feb., 1900.

A. Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $64,550.00, as more particularly set out in Schedule A hereto.

Schedule A.

(b).—Fixed and Permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of Shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Fully called	1,291	50	64,550	63,814 28	735 72

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

1.	(a) Ordinary joint stock capital fully called; total called, $64,550; total paid thereon	$63,814 28	
5	(e) Unappropriated profits in respect of 1	3,584 63	
			$67,398 91

	LIABILITIES TO THE PUBLIC.		
38.	Due on bills payable other than 37 (including interest due or accrued	$1,785 00	
40.	Other liabilities to the public, viz.:		
41.	(*a*) Mortgages payable and accrued interest	7,513 92	
42.	(*b*) Taxes on properties (vacant lands).....	710 00	
43.	(*c*) Sundry accounts	2,289 66	
			12,298 58
	Total actual liabilities		$79,697 49
	CONTINGENT LIABILITIES.		
44.	Claims against the Corporation not acknowledged as debts, viz.:		
45.	(*a*) Mortgages and accrued interest	$10,274 75	$10,274 75
	"The above amount is mortgages on sales or purchases of land made some years ago, and which mortgages contain the covenant of this Company to pay. We, however, consider that properties covered by them and collateral security held by us is sufficient to cover all our liability."		
	Total contingent liabilities		$10,274 75
	CR.		
	I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.		
	A.—*Immovable Property owned Beneficially by Corporation.*		
5.	(*b*) Freehold land (including buildings) other than foregoing, principally vacant lands.....	$24,580 00	$24,580 00
	B.—*Debts Secured by Mortgages of Land.*		
*9.	(*a*) Debts (other than item 10) secured by mortgages of land, being mortgages and agreements principally for balances on sales of land and due and accrued interest	36,577 11	36,577 11
12.	(*d*) Of the debts mentioned in items 9, 10 and 11 the sum of $550.45 is due by directors or officers of the Corporation. (Not extended.)		
	E.—*Cash.*		
31.	(*a*) On hand in office	200 00	
32.	(*b*) In bank	31 98	
			231 98
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Bills receivable and interest	$1,441 88	
38.	(*b*) Rents due and accrued	230 00	
39.	(*c*) Land Company's stock fully paid	8,004 00	
**40.	(*d*) Land Company's stock, 90 per cent. paid	8,550 00	
41.	(*e*) Sundry accounts	82 52	
			18,308 40
	Total of assets owned beneficially by Corporation		$79,697 49
H.	ASSETS NOT OWNED BENEFICIALLY BY CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE. *See Note under Contingent Liabilities.*		

CASH ACCOUNT.

Receipts for the Year Ending 31st December, 1899.

	I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.		
	A.—*Balances from 31st December, 1898.*		
	(1) Cash (not already shown under (1)):		(Col. 1).
2.	(i) On hand..		$40 50
3.	(ii) In bank	$149 47	
	B.—*Sums Received Wholly or Partly on Capital Stock.*		
4	(*a*) Calls on joint stock permanent capital on account		21 43
	C.—*Receipts on account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty:		
10	(i) Principal		1,070 73
11.	(ii) Interest and rents		519 55
	D.—*Receipts from Real Estate owned Beneficially by Corporation.*		
16.	(*a*) Sales not included in any of the foregoing items		1,583 59
	F.—*Borrowed Money.*		
29.	(*e*) Sundry temporary loans		475 00
	G.—*Receipts from other sources, viz.:*		
30.	(*a*) Sundry accounts		42 00
	(*b*) Received from bank.....		3,666 29
	Totals		$7,419 09

* (Three of the above mortgages are assigned as collateral to Bills Payable.)
** $950.00 of above item is not paid in cash but credited to special account.

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums loaned or invested on Capital Account.*	(Col. 1.)
2.	(*b*) Taxes and charges on mortgages or agreements	$191 48
	C.—*Borrowed Money.*	
18	(*a*) Returned loans, taxes and sundry accounts	1,719 23
24.	(*g*) Interest on mortgages	182 50
	D.—*Management Expenses (other than foregoing):*	
25.	(*a*) Salaries on account	650 00
26.	(*b*) Registration of Company	95 00
28.	(*d*) Stationery, postage, printing and advertising and general expenses	5 00
30.	(*f*) Rent (other than in 7 and 32)	144 00
31.	(*g*) Voted to directors and auditors at annual meeting, 1899	210 00
	E.—*Other Expenditures, viz.:*	
33.	(*a*) Collateral accounts	255 00
34.	(*b*) Bills receivable	218 08
35.	(*c*) Bank deposits	3,548 80
	F.—*Balance.*	
37.	(*a*) Cash on hand	200 00
	(*b*) Cash in bank $31 98	
	Totals	$7,419 09

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. Bills payable, $1,785, and taxes $710, mortgages payable $7,513 92, sundry accounts $2,289.66.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. Mortgages and agreements nearly all now due.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, none; on debentures, none; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, about 6 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899: Mortgages, agreements, interest and real estate, $6,177.90.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, none; amount, none.
10. Aggregate market value of the land mortgaged to the Corporation? Principally vacant lands or security on same. Impossible to place cash value on assets.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? To 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900? S. E. Townsend, Toronto, Ont.; F. J. Lightbourn, Toronto, Ont.

THE LAND SECURITY COMPANY.

Head Office, Toronto

Constating Acts or Instuments.

1873. Special Act of Incorporation, 36 V. c. 128 (O.), under the name of The Toronto House Building Association.

1882. 45 V. c. 80 (O.), changing the corporate name to The Land Security Company ; increasing capital stock and amending powers.

1885. 48 V. c. 82 (O.), amending powers.

1889. 52 V. c. 86 (O.), increasing capital stock ; authorizing conversion of existing shares into new shares, and amending powers.

1890. 53 V. c. 132 (O.), increasing capital stock to $5,000,000 ; defining rights of transferee on transmission of shares by death, etc.

1896. 59 V. c. 113 (O.), changing ordinary shares into preference shares ; dividing existing shares, etc.

For the lending powers see 48 V. c. 82 (O.), secs. 1, 2 ; and 52 V. c. 86 (O.), s. 5.

For the borrowing powers see 36 V. c. 128 (O.), s. 5, as amended by 45 V. c. 80 (O.), s. 5, and by 48 V. c. 82 (O.), s. 2 ; and see 59 V. c. 113 (O), secs. 10 to 13.

Annual Statement

Of the condition and affairs of the Land Security Company of Toronto, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 44-46 Victoria street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Robert Jaffray, President, Toronto, Ont.: 7th February, 1899 : 6th February, 1900.
Edward Galley, Vice-President, Toronto, Ont.; 7th February, 1899 ; 6th February, 1900.
Hon. Chancellor Sir J. A. Boyd, Director, Toronto, Ont.; 7th February, 1899 : 6th February, 1900.
Fred J. Stewart, Director, Toronto, Ont.; 7th February, 1899 ; 6th February, 1900.
John C. Copp, Director, Toronto, Ont.; 7th February, 1899 ; 6th February, 1900.
William Wilson, Director.
Ferguson J. Dunbar, Director.
Edward R. Greig, Manager-Secretary, Toronto, Ont.; 24th January, 1900.

A. Permanent capital stock· total amount authorized, $5,000,000 ; total amount subscribed, $1,382,300, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Description.	No. of shares.	Par value of shares.*	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Preference stock	15,926	10	159,260	159,266 00	
2. Partly called	4,040	100	404,000	167,039 11	
3. "	4,413	90	397,170	184,049 39	
4. "	4,629	80	370,320	185,160 00	
5. "	709	70	49,630	28,360 00	
6. "	32	60	1,920	1,280 00	
Totals.....	29,749	... ..	1,382,300	725,148 50	

* As readjusted under special Act, 59 Vic. c. 113 (O).

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr *Capital and Liabilities*

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*)	Preferred stock capital fully called: Total called $——: total paid thereon	$159,260 00	
2. (*b*)	Ordinary joint stock capital, —— per cent. called: Total called, $——; total paid thereon	565,888 50	
4. (*d*)	Dividends declared in respect of (1) and (2), but not yet paid	93 60	
6. (*f*)	Reserve fund in respect of (1) and (2)	38,533 88	
7. (*g*)	Contingent fund in respect of (1) and (2)	15,780 04	
			$779,556 02

Liabilities to the Public.*

27.	Deposits	$37,132 27	
28.	Interest on deposits, due or accrued or capitalized	298 29	
29.	Debentures issued in Canada	266,110 00	
30.	Interest due and accrued on (29)	2,756 85	
31.	Debentures issued elsewhere than in Canada	722,505 39	
32.	Interest due and accrued on (31)	5,159 14	
			1,033,9 1 94
	Total liabilities		$1,813,517 96

* Specially secured by instrument bearing date 26th October, 1897, executed between the Company and certain Trustees.

Cr. Assets of which the Corporation is the Beneficial Owner. *

A.—Immovable Property Owned Beneficially by Corporation.

5. (*b*)	Freehold land (including buildings) other than foregoing	$950,545 35	
6. (*c*)	Leasehold land (including buildings) other than foregoing	331,572 29	
			$1,282,117 64

B.—Debts Secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$153,288 16	
10. (*b*)	Debts secured by mortgaged land held for sale	13,177 98	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	3,833 58	
			470,299 72

C.—Debts not above enumerated for which the Corporation holds Securities as follows:

20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	$12,413 78	
22. (*j*)	Debts secured by call loans on stocks	43,986 86	
26. (*n*)	Interest due or accrued on items 20 and 22 and not included therein	831 67	
			57,232 31

E.—Cash

32. (*b*)	In National Bank of Scotland, London, England	$480 52	
	In Bank of Toronto	3,387 77	
			3,868 29
	Total assets		$1,813,517 96

* The above assets are subject to instrument mentioned above.

Cash Account.

Receipts for the Year Ending 31st December, 1899.

Received by the Corporation for its Own Use.

		Total Col. (4).
	A.—Balances from 31st December, 1898.	
	(*b*) Cash (not already shown under 1):	
3.	(ii) In bank	$1,158 2
	B.—Sums Received Wholly or Partly on Capital Stock.	
4	(*a*) Calls on joint stock permanent capital	8,356 52
	C.—Receipts on Account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:	
10.	(i) Principal	15,328 51
11.	(ii) Interest	13,537 25
	(*b*) On other securities:	
13.	(ii) Interest or dividends	2,496 32
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
16.	(*a*) Sales (not included in any of the foregoing items	27,900 41
17.	(*b*) Rents	59,782 45
	Totals	$128,559 72

Cash Account.

Expenditure for the Year Ending 31st December, 1899

1.—Expended on Corporation Account.

		(Col. 1.)	Total (Col. 4).
	A.—Sums Loaned or Invested on Capital Account.		
	(*b*) Loaned or invested in other securities, viz.:		
2.	(i) Maintenance of loans		$11,792 69
6.	(*c*) Real estate, permanent improvements		3 268 63
7.	(*d*) Incumbrances on realty paid off		3,192 43
	C.—Borrowed Money (other than foregoing) or interest thereon Paid, viz.:		
18.	(*a*) Bank account (principal and interest		5,226 18
19.	(*b*) Deposits: Principal, $3,302.84; interest, $2,057.55		5,360 39
20.	(*c*) Debentures issued in Canada: Interest, $13,093.97		13,093 97
21.	(*d*) Debentures issued elsewhere: Interest, $31,377.82		31,377 82
	D.—Management Expenses other than foregoing.		
25.	(*a*) Salaries and fees	$6,926 07	
28.	(*d*) Stationery, postage, printing and advertising	284 20	
29.	(*e*) Law costs	297 68	
31.	(*g*) Travelling expenses	12 46	
32.	(*h*) Registration fees	132 00	
			7,652 41
	E.—Other Expenditures, viz.:		
33.	(*a*) Charges on debentures		2,290 76
34.	(*b*) Interest on mortgage charge, overdue payments, etc		1,481 69
35.	(*c*) Maintenance of real estate		39,954 46
	F.—Balance.		
	(*b*) Cash in various banks		3,868 29
	Totals		$128,559 72

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. *Extended.*

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900 *Extended.*

3. Amount of other existing obligations of the Corporation which will mature in 1900. *Extended.*

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. $14,446.03.

5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4.902 per cent.: on debentures, 4.498 per cent.

7. Of the mortgages held by the Corporation, all are on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1899. Written off, loans, $32,070.05; transferred, $54,046 02.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899; No., 1; amount, $19,817.90.

11. How often are the securities held by the Corporation valued? Annually.

12. (a) What officers of the Corporation are under bond and for what sum respectively? None.

13. When were the accounts of the Corporation last audited? 31st December, 1899.

14. Names and address of the auditors respectively for 1899 and 1900 (if appointed): W. F. Davison, Toronto, Ont; R. F. Spence, Toronto, Ont.

THE ONTARIO INDUSTRIAL LOAN AND INVESTMENT COMPANY, LIMITED.

Head Office, Toronto.

Incorporated 28th May, 1880, under letters Patent of Ontario, issued under the Ontario Joint Stock Letters Patent Act. (R.S.O. 1877, c. 150.)

For the lending and the borrowing powers see the Letters Patent and R.S.O. 1877, c. 150, secs. 30, 52, 58; also Loan Corporations Act, R.S.O. 1897, c. 205, 1900, c. 27.

Annual Statement

Of the condition and affairs of The Ontario Industrial Loan and Investment Company (Limited), of Toronto, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head office of the Corporation is at Nos. 13 and 15 Arcade in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1899, were as follows, together with their respective terms of office:

Bernard Saunders, President, Toronto, Ont.; 16th February, 1899; 15th February, 1900.
William Booth, Vice-President, Toronto, Ont.; 16th February, 1899; 15th February, 1900.
John J. Cook, Vice-President, Toronto, Ont.; 16th February, 1899; 15th February, 1900.
Alfred Baker, Director, Toronto, Ont.; 16th February, 1899; 15th February, 1900.
William Wilson, Director, Toronto, Ont.; 16th February, 1899; 15th February, 1900.
James Brandon, Director, Toronto, Ont.; 16th February, 1899; 15th February, 1900.
John K. Macdonald, Director, Toronto, Ont.; 3rd April, 1899; 15th February, 1900.
Edmund T. Lightbourn, Manager-Secretary, Toronto, Ont.; 16th February, 1899; 15th February, 1900.

A. Permanent capital stock; Total amount authorized $500,000; total amount subscribed, $500,000, less $127,600, which has been forfeited for non payment of calls, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Last call made: Date, 1st February 1898; rate per cent., 10; gross amount, $37,300; amount paid thereon, $29,951.30.

Description.	No. of shares.	Par value of shares	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls
		$	$	$ c.	$ c.
2. 90 per cent called	3,111	100	311,100	271,993 95	7,997 05
3. 90 per cent. called but fully paid, balance having been paid in advance of calls	619	100	61,900	61,900 00	
Totals	3,730		373,000	332,893 95	7,997 05

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
2.	(*b*) Ordinary joint stock capital. 90 per cent. called; total called $335,700; total paid thereon	$327,703 95	
3.	(*cc*) Joint stock capital paid in advance of calls	6,190 00	
5.	(*e*) Unappropriated profits in respect of (2) or (3)	6,714 28	
7.	(*g*) Contingent fund in respect of (2) or (3)	20,000 00	
			$360,608 23
	Liabilities to the Public.		
27.	Deposits: Payable on demand $97.19; payable notice $22,323.52	22,420 71	
28.	Interest on deposits due or accrued on 3 (cc)	599 16	
29.	Debentures issued in Canada	2,000 00	
30.	Interest due and accrued on (29)	25 00	
37.	Owing to banks, (including interest due or accrued)	3,909 36	
40.	Other liabilities to the public, viz.:		
41.	(*a*) Mortgages payable and accrued interest	182,530 16	
42.	(*b*) Taxes on real estate	14 361 07	
			225,845 46
	Total liabilities		$586,453 69

Balance Sheet as at 31st December, 1899.

Cr.

	I. Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property owned Beneficially by Corporation.*		
5.	(*b*) Freehold land (including buildings) other than foregoing	$423,850 03	
6.	(*c*) Leasehold land (including buildings) other than foregoing	82,049 00	
			$505,899 03
	B.—*Debts secured by Mortgages of Land.*		
*9.	(*a*) Debts (other than item 10) secured by mortgages of land, being mortgages and agreements principally for balances due on sales of land	73,849 25	73,849 25
12.	(*d*) Of the debts mentioned in item 9. the sum of $1,455 is due by directors or officers of the Corporation. (*Not extended*)		
	E.—*Cash.*		
31.	(*a*) On hand	476 82	476 82
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Rent receivable	5,638 59	
38.	(*b*) Office furniture	590 00	
			6,228 59
	Total assets		$586,453 69

* Some of these mortgages assigned as collateral security for bank overdraft.

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its own Use	Total. Col 4
	A.—*Balances from 31st December, 1898.*	
2.	(*b*) Cash (not already shown under (1)): (i) On hand	$195 97
	B.—*Sums Received Wholly or Partly on Capital Stock.*	
4.	(*a*) Calls on joint stock permanent capital	4,633 08
	C.—*Receipts on Account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty:—	
10.	(i) Principal	4,295 57
11.	(ii) Interest	2,959 51
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*	
16.	(*a*) Sales	1,585 18
17.	(*b*) Rent	24,085 20
	F.—*Borrowed Money*	
25.	(*a*) Bank or other advances, discounts or overdrafts	$3,909 36
26.	(*b*) Borrowed by taking deposits	274 00
	Totals	$41,937 87

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.	(Col. 1.)
A.—Sums Loaned or Invested on Capital Account.	
1. (*a*) Loaned on Mortgages	$1,918 54
C.—Borrowed Money (other than foregoing) or interest thereon paid viz.:.	
18. (*a*) Bank account (principal and interest)	444 55
19. (*b*) Deposits: Principal, $509.45, interest, $836.69	1,346 14
20. (*c*) Debentures issued in Canada: Interest $100	100 00
21. (*d*) Mortgages payable	13,593 12
D.—Management Expenses other than foregoing.	
25. (*a*) Salaries and fees	2,305 00
28. (*d*) Stationery, postage, printing and advertising	328 70
29. (*e*) Law costs	47 46
30. (*f*) Ontario tax	260 00
32. (*h*) Registration fees	75 00
E.—Other Expenditures, viz.:	
33. (*a*) Disbursements on real estate owned	21,042 54
F.—Balance.	
37. (*a*) Cash on hand	476 82
Totals	$41,937 87

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900, None.
3. Amount of other existing obligations of the Corporation which will mature in 1900, $50,209.36.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, mortgages and agreements mostly now due.
5. Average rate of interest per annum paid by the Corporation during 1899, on deposits, 5%; on debentures, 5 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6½ per cent.; on other securities.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899, $6,370.75.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. None.
10. Aggregate market value of the land mortgaged to the Corporation? Principally on vacant land, impossible to state value owing to condition of real estate market.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900; Sherman E. Townsend, Toronto, Ont; James T. Locke, Toronto, Ont.

THE PROVIDENT INVESTMENT COMPANY.*

Head Office, Toronto, Ontario.

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act (R. S. O. 1887, c. 157).

For the lending and the borrowing powers see the Letters Patent (which contain special limitations).

Annual Statement

Of the condition and affairs of The Provident Investment Company, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 King street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of directors holding office for year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Hon. Geo. A. Cox, President, Toronto.
H. C. Cox, Vice-President, "
Jos. W. Flavelle, Director, "
E. W. Cox, Director, "
F. G. Cox, Director, "
E. R. Wood, Director, "
A. E. Ames, Director, "
E. R. Wood, Manager and Director, Toronto.
F. W. Baillie, Secretary, Toronto.

A. Permanent capital stock: Total amount authorized, $2,500,000; total amount subscribed, $800,000, as more particularly set out in Schedule A

Schedule A.

(*a*) —*Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	8,000	100	800,000	800,000	.....

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

1. (*a*) Ordinary joint stock capital fully called: total called, $800,000; total paid thereon	$800,000 00	
5. (*e*) Unappropriated profits in respect of (1)	288 88	
7. (*g*) Contingent fund in respect of (1)	25,000 00	
		$825,288 88

Liabilities to the Public.

45. Loans in Canada against the security of bonds, stocks and debentures owned by Company	$1,618,281 92	
47. Accrued interest on above item	27,892 93	1,646,174 85
Total liabilities		$2,471,463 73

* Formerly The Provident Investment and Mortgage Guarantee Company of Ontario, Limited; name changed by Order-in-Council bearing date the 2nd day of November, A D. 1899.

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing	$360,498 91	
6. (*c*) Leasehold land (including Buildings) other than foregoing	5,050 00	
7. (*d*) Rents due, $143.89, and accrued, $1,706.08	1,849 97	
		$367,398 88
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$ 13,840 17	13,840 17
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. Loans on the collateral security of stocks and bonds	109,453 14	
23. Interest due and accrued on items 9 and 22	2,112 92	
25. Bonds, stocks and debentures owned by the Company	1,950,975 42	
26. Interest due and accrued on item 25 and not included therein	27,317 21	
		2,089,858 69
E.—Cash.		
31. (*a*) On hand	$124 98	
32. (*b*) In bank	241 01	365 99
Total assets		$2,471,463 73

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	(Col. 1.)	(Col. 4.)
I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1898.		
(1) Cash (not already shown under (1)):		
2. (i) On hand	$ 274 61	
3. (ii) In bank	16,538 38	
		$16,812 99
C.—Receipts on account of Investments, Loans or Debts.		
(*a*) On mortgages of realty:—		
10. (i) Principal	$2,107 96	
11. (ii Interest	375 24	
		2,483 20
(*b*) Bonds, stocks and debentures owned by company:—		
12. (i) Principal	$1,939,442 83	
13. (ii) Interest or dividends	79,380 86	
		2,018,823 69
(*c*) Unsecured debts:—		
(i) Loans secured by bonds, stocks and debentures		81,888 45
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16. (*a*) Sales (not included in any of the foregoing items)	$76,175 12	
17. (*b*) Rents	8,807 14	
		84,982 26
Totals		$2,204,990 59

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

	I. Expended on Corporation Account.	(Col. 1.)	(Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
	(*a*) Loaned on mortgages of realty		$11,724 63
	(*b*) Loaned or invested in other securities:—		
	(i) Loaned on security of bonds, stocks or debentures		191,341 59
	(ii) Purchase of stocks, bonds and debentures		1,132,314 67
6.	(*c*) Real estate purchased		92,059 27
7.	(*d*) Incumbrances paid off		85,000 00
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock		40,000 00
	C.—*Borrowed Money (other than foregoing) or Interest thereon Paid viz.:*		
18.	(*a*) Bank account (interest and advances)		644,421 99
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees	$1,253 31	
26.	(*b*) Commission or brokerage		
28.	(*d*) Stationery, postage, printing and advertising	32 00	
29.	(*e*) Law costs	366 32	
32	(*h*) Registration and other fees	217 00	
	(*i*) Ontario tax	520 00	
			$2,388 63
	E.—*Other Expenditures, viz.:*		
33.	(*a*) Taxes	$3,830 38	
34.	(*b*) Insurance	296 86	
35.	(*c*) Fuel, ground rent	753 56	
36.	(*d*) Repairs and improvements	493 02	
	On property owned by Company.		5,373 82
	F.—*Balance.*		
37.	(*a*) Cash on hand	$124 98	
	(*b*) Cash in Central Canada Loan and Savings Company	241 01	
			365 99
	Totals		$2,204,990 59

Miscellaneous Statement for the Year Ending 31st December, 1899.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty 5½ per cent.
7. Of the mortgages held by the Corporation, $13,840.17 is on realty situate in Ontario
10. Aggregate market value of the land mortgaged to the Corporation, $16,000
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager director, $3,000; secretary, $2,500; accountant, $1,500. By Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1899.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed): Robert F. Walton, Toronto; H. M. Asling, Toronto.

THE SCOTTISH ONTARIO AND MANITOBA LAND COMPANY (LIMITED).

Head Office, Glasgow, Scotland.

Chief agency in the Province of Ontario, No. 11, Toronto Street, Toronto.

Attorneys for the Province of Ontario for purposes of Loan Corporations Act (P. of Att'y. 1st Sept., 1897): James Lendrum Scarth, of Toronto, and John Galloway Scott of Toronto.

Commissioners in Canada for execution of Deeds, etc. (P. of Att'y, 8th Oct., 1889): James Lendrum Scarth of Toronto; Alexander Bain of Winnipeg, and John Galloway Scott of Toronto.

Constating Instruments.

Certificate of incorporation (15th Dec., 1879) issued by Registrar of Joint Stock Companies for Scotland, under the Companies' Act, 1862, 1867 and 1877.

Memorandum of Association and Articles of Association (both of the 12th Dec., 1879) under the above Acts and amendment to 73rd Article made 24th April, 1882.

For the lending and borrowing powers see the Memorandum of Association and the Articles of Association, and the (Imp.) Companies' Act 1862 to 1893; also for transactions in Ontario, see the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Scottish Ontario and Manitoba Land Company (Limited) of Glasgow, Scotland, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Board is constituted of five directors holding office for three years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Hugh Wright, President, Altiery, Scotland; 4th April, 1899, April, 1902.
Peter Sturrock, Director, Kilmarnock, Scotland; 1st April, 1898, April, 1901.
Samuel Gunn, Director, Glasgow, Scotland; 4th April, 1899, April, 1902.
Robert Miller, Director, Edinburgh, Scotland; 5th April, 1897, April, 1900
Robert Anderson, Director, Glasgow, Scotland; 5th April, 1897, April, 1900.
J. L. Scarth, Com'r in Ontario, Toronto.
A. Bain, Com'r in Manitoba, Winnipeg.
James Muirhead, Secretary, Glasgow.

A.—Permanent capital stock: total amount authorized, $2,433,333.33; total amount subscribed, $1,119,965.99, as more particulary set out in Schedule A hereto.

Schedule A.

(b)—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		£	$ c.	$ c.	$ c.
2. 90 per cent. called....	23,013	10 stg.	1,119,965 99	1,004,047 87	3,921 53
Paid in anticipation of calls	.....	.....	.....	50,593 87	.....
Amount uncalled less paid in anticipation of calls	.....	.....	.....	.....	61,402 72
Totals.....	23,013	.....	1,119,965 99	1,054,641 74	65,324 25

List of Shareholders as at 31st December, 1899.
(Not printed.)

Balance Sheet as at 31st December 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
2. (*b*)	Ordinary joint stock capital 90 per cent. called; total called, $1,007,969 39; total paid thereon	$1,004,047 85	
	Payments in anticipation of calls	50,593 87	
5. (*c*)	Unappropriated profits in respect of (2) or (3)	13,145 14	
6. (*f*)	Reserve Fund in respect of (2) or (3)	12,166 67	
			$1,079,953 53
	Liabilities to the Public.		
27.	Deposits	$1,460 00	
28.	Interest on deposits due or accrued or capitalized	6 76	
	(*a*) Interest due shareholders	39,041 28	
31.	Debentures issued elsewhere than in Canada	63,180 48	
32.	Interest accrued on (31)	329 17	
40.	Other liabilities to the public, viz. :—		
41.	(*a*) Sundry open accounts	9,685 77	113,703 43
	Total liabilities		$1,193,656 99

Balance Sheet as at 31st December, 1899

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*)	Freehold land (including buildings) other than foregoing		$801,517 33
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	185,393 73	
10. (*b*)	Debts secured by mortgaged land held for sale	86,607 69	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	7,687 08	
			279,688 50
	C.—Debts not above Enumerated for which the Corporation Holds Securities as follows :		
22. (*j*)	Debts secured by bills receivable	$2,058 01	
23. (*k*)	Debts secured by chattel mortgage	100 00	
24 (*l*)	Debts secured by special agreements	5,445 28	
25. (*m*)	Glasgow Corporation and Loan Company deposit receipts	19,223 33	
			26,826 62
	D.—Unsecured Debts.		
27. (*a*)	Rents accrued and in arrears		3,191 79
	E.—Cash.		
31. (*a*)	On hand	355 66	
32. (*b*)	In bank	42,127 56	
			42,483 22
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	Office furniture	216 56	
38. (*b*)	Balance at debit open sundry accounts	691 69	
39. (*c*)	Suspense account for interest due "A" shareholders as per contra	39,041 28	
			39,949 53
	Total assets		$1,193,656 99

Cash Account.

Receipts in Ontario only for the year ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	
	A.—Balances from 31st December, 1898.	
	(*b*) Cash, not already shown under (1) :—	Total Col. 4.
2.	(i) On hand	$ 146 83
3.	(ii) In bank	18,273 61
	B.—Sums received wholly or partly on capital stock.	
4. (*a*)	Calls on joint stock permanent capital for credit of head office	10,960 06

Cash Account.— *Continued.*

C.—*Receipts on account of Investments, Loans or Debts.*

	(*a*) On mortgages of realty :—	
10.	(i) Principal	$2,206 38
11.	(ii) Interest	317 20
	D.—*Receipts from real estate owned beneficially by Corporation.*	
16.	(*a*) Sales	1,382 18
17.	(*b*) Rents, etc., less expense account	7,427 69
	G.—*Receipts from Other Sources.*	
30.	(*a*) Interest on bank accounts	442 97
	(*b*) Bills receivable	85 31
	(*c*) Received from Winnipeg Agency	23,313 77
	(*d*) Sundries	437 57
	Totals	$64,993 57

Expenditure in Ontario only for the year ending 31st December, 1899.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	Total Col. (4).
	(*b*) Loaned or invested in other securities, viz.:—	
	(i) Repairs, costs, etc., on property mortgaged to the Company	$1,517 25
	(ii) Taxes, improvements, etc., on property owned by the Company	3,507 31
	(*e*) Insurance or taxes, etc., on property mortgaged by the Corporation	398 97
	D.—*Management Expenses (other than foregoing).*	
25.	(*a*) Salaries and fees	550 00
28.	(*d*) Stationery, postage, printing and advertising	20 00
29.	(*e*) Law costs, etc	434 33
30.	(*f*) Taxes (other than in 7 and 32)	585 00
32.	(*h*) Registration fees	107 00
	E.—*Other Expenditures, viz. :*	
33.	(*a*) Remitted to head office, Scotland	36,500 00
34	(*b*) Expenditure in respect to various buildings owned by the Company	4,472 70
35.	(*c*) Sundries	106 74
	F.—*Balance.*	
37.	(*a*) Cash on hand	351 04
	(*b*) Cash in bank	16,443 23
	Totals	$64,993 57

Miscellaneous Statement for the Year Ending 31st December, 1899.

2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1900, $28,218.35.
3. Amount of other existing obligations of the Corporation which will mature in 1900, $1,460.
4. Amount of securities held by Corporation which will mature and become payable to the Corporation in 1900, $19,000.77.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3½ per cent : on debentures, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, about 6 per cent.
7. Of the mortgages held by the Corporation, $33,462.68 is on realty situate in Ontario, and $246,225.82 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899, $661.11.
10. Aggregate market value of the land mortgaged to the Corporation? Cannot state, as there is no present demand for much of the land.
11. How often are the securities held by the Corporation valued? Price lists subject to annual revision and revised more frequently when business is active.
12. (*a*) What officers of the Corporation are under bond and for what sum respectfully? None.
13. When were the accounts of the Corporation last audited? 31st December, 1899.
14. Names and address of the auditors respectively for 1899 and 1900? D. S. Carson, Glasgow, Scotland ; John Maughan, Toronto, Ont. ; T. W. Fisher, Winnipeg, Man.

THE TORONTO LAND AND INVESTMENT CORPORATION.

Head Office, Toronto.

Incorporated by Letters Patent of Ontario (30th January, 1886), issued under the Ontario Joint Stock Companies Letters Patent Act (R S O. 1877, c. 150)

For the lending and borrowing powers see R.S.O. 1877, c. 150; R.S.O. 1887, c. 157, and Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Toronto Land and Investment Corporation at the 31st December, 1899, and for the year ending on that day. made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 21 Leader Lane, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

G. R. R. Cockburn, President, Toronto; 12th January, 1899; 9th January, 1900.
Frederick Wyld, Vice-President, Toronto; 12th January, 1899; 9th January, 1900.
Hon. G. A. Cox, Director, Toronto; 12th January, 1899; 9th January, 1900.
Donald McKay, Director, Toronto; 12th January, 1899; 9th January, 1900.
Horatio W. Nelson, Director, Montreal; 12th January, 1899; 9th January, 1900.
Robert Kilgour, Director, Toronto; 12th January, 1899; 9th January, 1900.
John Catto, Director, Toronto; 12th January, 1899; 9th January, 1900.
John C. Copp, Manager and Secretary, Toronto: 12th January, 1899; 9th January, 1900.

A. Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b) Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	8,000	50	400,000	243,730	156,270

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

1.	(a) Ordinary joint stock capital fully called: total subscribed, $400,000; total paid thereon	$243,730 00	
4.	(d) Dividends declared in respect of (1), but not yet paid	22 97	
			$243,752 97

Liabilities to the Public.

27.	Deposits	$709 65	
28.	Interest on deposits, due, or accrued or capitalized	17 74	
29.	Debentures issued in Canada	1,000 00	
30.	Interest due and accrued on (29)	22 50	
37.	Owing to banks (including interest due or accrued)	16,392 25	
40.	Other liabilities to the public, viz:		
41.	(a) Mortgages on real estate	13,500 00	
42.	(b) Interest	405 00	
			32,047 14
	Total actual liabilities		$275,800 11

Cr. BALANCE SHEET AS AT 31ST DECEMBER, 1899.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

5.	(*b*) Freehold land (including buildings) other than foregoing	$200,168 35	$200,168 35

B.—*Debts secured by Mortgages of Land.*

9.	(*a*) Debts (other than item 10) secured by mortgages of land	70,950 91	
11.	(*c*) Interest due and accrued on 9	864 95	
12.	(*d*) Of the debts mentioned in items 9 and 11 the sum of $1,200 is due by directors or officers of the Corporation. (Not extended.)		
			71,815 86

C.—*Debts not above enumerated for which the Corporation holds securities as follows:*

20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	$500 00	$500 00

D.—*Unsecured Debts.*

27.	(*a*) Open accounts	1,200 00	1,200 00

E.—*Cash*

32.	(*b*) In bank	26 56
	Balance	2,089 34
	Total assets	$275,800 11

CASH ACCOUNT.

Receipts for the Year Ending 31st December, 1899.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balances from 31st December, 1898.*

		Total (Col. 4).
3.	(*b*) Cash (not already shown under (1)). (ii) In bank	$26 56

C.—*Receipts on account of Investments, Loans or Debts.*

	(*a*) On mortgages of realty:	
10.	(i) Principal	4,959 37
11.	(ii) Interest	1,236 59
	(*c*) Unsecured debts:	
14.	(i) Principal	133 00
	(ii) Interest	74 67

D.—*Receipts from Real Estate Owned Beneficially by Corporation.*

16.	(*a*) Sales	240 00
17.	(*b*) Rents	7,185 13

F.—*Borrowed Money.*

27.	(*c*) Borrowed on debentures	1,000 00

G.—*Receipts from other Sources.*

30.	(*a*) On open accounts	3,471 65
	Totals	$18,326 97

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

	Total (Col. 4.)
1. (*b*) Loaned or invested in other seturities, viz.:—	
(i) On open account	$3,471 64
Insurances or taxes advanced on property mortgaged to the Corporation	349 20
C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.*:	
18. (*a*) Bank account—Principal, $2,749.74; interest, $1,081.54	3,831 28
19. (*b*) Deposits—Principal, ...; interest, $35.48	35 48
20. (*c*) Debentures issued in Canada—Principal, $1,850; interest, $57.21	1,907 21
D.—*Management Expenses (other than foregoing).*	
25. (*a*) Salaries and fees	1,115 00
28. (*d*) Stationery, postage, printing and advertising	30 55
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	302 43
32. (*h*) Registration fees	55 00
(*i*) Ontario Tax	195 00
E.—*Other Expenditure, viz.*:	
33. (*a*) Interest on mortgages payable	810 00
(*b*) Taxes on real estate	4,030 26
(*c*) Repairs to properties under rental	2,167 36
F.—*Balance.*	
(*b*) Cash in bank	26 56
Totals	$18,326 97

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. $1,000.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4½ per cent.; on debentures, 4½ per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5½ per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during, 1899, $878.20.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No., none , amount, none.
11. How often are the securities held by the Corporation valued? As required.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 11th December, 1899.
14. Names and address of the auditors respectively for 1899 and 1900 (if appointed). William Kerr, Toronto, Ont.; Joseph Fletcher, Toronto, Ont.

THE TORONTO SAVINGS AND LOAN COMPANY.

Head Office, Peterboro', Ontario.

Incorporated as "The Toronto Real Estate Investment Company," by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act (R. S. O. 1877, c. 150) Supplementary Letters Patent of Ontario (29th December, 1887,) were issued under R. S. O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889,) were issued under the last mentioned Act, increasing the capital stock from $400,000 to $2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891,) were issued under the same Act, conferring agency powers on the Company. The corporate name was by Order-in-Council of Ontario (2nd April, 1891,) changed to "The Toronto Savings and Loan Company."

For the lending and the borrowing powers, see the Letters Patent and the Acts R. S. O. 1877, c. 150 ; R.S.O. 1887, c. 157 ; R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Toronto Savings and Loan Company of Peterborough, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No 437 George street south, in the Town of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Hon. Geo, A. Cox, President, Toronto ; 9th February, 1899 ; 8th February, 1900.
Richard Hall, Vice-President, Peterborough ; 9th February, 1899 ; 8th February, 1900.
A. Cox, 2nd Vice-President, Peterborough ; 9th February, 1899 ; 8th February, 1900.
Peter Hamilton, Director, Peterborough ; 9th February, 1899 ; 8th February, 1900.
D. W. Dumble, Director, Peterborough ; 9th February, 1899 ; 8th February, 1900.
James Stevenson, Director, Peterborough ; 9th February, 1899 ; 8th February, 1900.
A. L. Davis, Director, Peterborough ; 9th February, 1899 ; 8th February, 1900.
Wm. Cluxton, Director, Peterborough ; 9th February, 1899 ; 8th February, 1900.
H. I. Le Fevre, Director, Lakefield ; 9th February, 1899 ; 8th February, 1900.
W. G. Morrow, Manager, Peterborough ; 9th February, 1899 ; 8th February, 1900.

A. Permanent capital stock : total amount authorized, $2,000,000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b)—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of share.	Total amount held	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	5,000	100	500,000	500,000	
2. 20 per cent. called	5,000	100	500,000	100,000	
Totals	10,000		1,000,000	600,000	

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called : Total called, $500,000 ; Total paid thereon	$ 500,000 00	
2.	(*b*) Ordinary joint stock capital, 20 per cent. called ; total called, $100,000 ; total paid thereon	100,000 00	
4.	(*d*) Dividends declared in respect of (1) or (2) but not yet paid	18,000 00	
6.	(*f*) Reserve fund in respect of (1), (2)	120,000 00	
7.	(*g*) Contingent fund in respect of (1). (2)	9,219 29	$747,219 29
	Liabilities to the Public.		
27.	Deposits payable on notice	215,329 80	
28.	Interest on deposits due or accrued or capitalized	3,382 05	
29.	Debentures issued in Canada	768,599 11	
30.	Interest due or accrued on (29)	15,179 14	
31.	Debentures issued elsewhere than in Canada	7,300 00	
32.	Interest accrued on (31)	42 50	
40.	Other liabilities to the public, viz.:		
41.	(*a*) Sundry accounts due by company	1,356 26	1,011,188 86
	Total liabilities		$1,758,408 15

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
5.	(*b*) Freehold land (including buildings) other than foregoing	$610,903 19	
6.	(*c*) Leasehold land (including buildings) other than foregoing)	35,000 00	$645,903 19
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	167,092 79	
11.	(*c*) Interest due or accrued on items 9 and not included therein	4,656 79	171,749 58
	C.—Debts not above Enumerated for which the Corporation Holds Securities as follows :		
22.	(*j*) Debts secured by stocks and bonds other than above	901,445 50	
26.	(*n*) Interest due or accrued on items 22 and not included therein	21,360 00	922,805 50
	D.—Unsecured Debts.		
27.	(*a*) Sundry accounts due to Company		2,691 23
	E.—Cash.		
31.	(*a*) On hand	$676 97	
22.	(*b*) In bank	14,581 68	15,258 65
	Total assets		$1,758,408 15

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	Total, (Col. 4.)
	A.—Balances from 31st December, 1898.		
1.	(*b*) Cash (not already shown under (1)).		
2.	(i) On hand		$1,555 67
3.	(ii) In banks		20,951 68
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty :		
10.	(i) Principal	$15,241 25	
11.	(ii) Interest	6,305 41	
	(iii) Insurance and taxes advance *re* mortgages	869 46	22,416 12
	(*d*) On other securities :		
12.	(i) Principal	5,995 98	
13.	(ii) Interest or dividends	51,033 70	57,029 68
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16.	(*a*) Sales (not included in any of the foregoing items)	1,011 37	
17.	(*b*) Rents	35,651 63	36,663 00
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits		259,334 50
27.	(*c*) Borrowed on debentures		117,553 51
	G.—Receipts from other sources, viz. :		
30.	(*a*) Sundry accounts due Company		1,400 80
	Totals		$516,904 96

Cash Account

Expenditure for the Year Ending 31st December, 1899.

	I.—Expended on Corporation Account.	(Col. 1.)	Total, (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty		$63,990 15
	(*b*) Loaned or invested in other securities, viz :—		
2.	(i) Stocks		18,411 48
6.	(*c*) Real estate purchased		32,547 00
32.	(*h*) Insurance or taxes advanced on property mortgaged to the Corporation		974 44
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent Stock	$36,000 00	36,000 00
	C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz:*		
19.	(*b*) Deposits : Principal, $255,051 44 ; interest, $7.556 56		262.608 00
20.	(*c*) Debentures issued in Canada : Principal, $38,968.56 ; interest, $31,138.21		70,103 77
21.	(*d*) Debentures, etc., issued elsewhere : Principal, $973.33 ; interest, $376.68		1,350 01
	D.—*Management Expenses (other than foregoing.)*		
25.	(*a*) Salaries, Toronto and Winnipeg	2,054 73	
26.	(*b*) Commission or brokerage	21 77	
28.	(*d*) Stationery, postage, printing and advertising,	322 20	
29.	(*e*) Law costs	139 04	
30.	(*f*) Fuel, rent, taxes (other than in 7), and rates on property owned	784 73	3,322 47
	E.—*Other Expenditures, viz.:*		
33.	(*a*) Taxes on property owned	1,456 44	
34.	(*b*) Ground rent on leasehold property	1,250 00	
35.	(*c*) Repairs and improvements on property owned	5,739 29	
36.	(*d*) Insurance on property owned	1,557 85	10,003 58
	Sundry accounts due by Company		2,332 41
	F.—*Balance.*		
37.	(*a*) Cash on hand	676 97	
	(*b*) Cash in various banks	14,581 68	15,258 65
	Totals		$516,904 96

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures, etc., issued by the Corporation in Canada which will mature in 1900, $212,100.
2. Amount of debentures, etc., issued by the Corporation elsewhere which will mature in 1900, none.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, not including cashable stocks and bonds amounting to $901,445.50, $4,477.80.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 3½ per cent. ; on debentures, 4.25 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.35 per cent ; on other securities, 5½ per cent.
7. Of the mortgages held by the Corporation, $167,092.79 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899 : None.
10. Aggregate market value of the land mortgaged to the Corporation, $372,210.
11. How often are the securities held by the Corporation valued ? All within 2 or 3 years.
12. *a*) What officers of the Corporation are under bond and for what sum respectively ? None.
13. When were the accounts of the Corporation last audited ? 17th January, 1900.
14. Names and addresses of the auditors respectively for 1899: E. R. Wood, Toronto ; Jas. A. Hall, Peterboro' ; 1900, Jas. A. Hall and F. W. Baillie.

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED.

Head Office, Walkerville, Ont.

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O., 1887, c. 157.

For the lending and the borrowing powers see the above instrument and Act, also R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Walkerville Land and Building Company (Limited), Walkerville, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Sandwich street, in the Town of Walkerville, in the Province of Ontario.

The Board is constituted of four directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :—

E. Chandler Walker, President, Walkerville, Ont.; 13th February, 1900, 13th February 1901.
F. H. Walker, Vice-President, Walkerville, Ont.; 13th February, 1900, 13th February, 1901,
J. Harrington Walker, Director, Walkerville, Ont.; 13th February, 1900, 13th February, 1901.
Wm. Aikman, jr . Director, Detroit, U.S.A.; 13th February, 1900, 13th February, 1901.
Douglas F. Matthew, Secretary, Walkerville, Ont.; 13th February, 1900, 13th February, 1901.

A. Permanent capital stock : Total amount authorized, $1,000,000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Last call made : Date 1st January, 1891 ; rate 50 per cent.; gross amount $500,000 ; amount paid thereon, $500,000.

Schedule A.

(b) Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts, or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
		$	$	$
2. 50 per cent. called	10,000	100	1,000,000	500,000

List of Shareholders as at 31st December, 1899.

(Not printed.

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

	Capital (Liabilities to Stockholders or Shareholders.		
	A.—Permanent Capital Stock or Shares.		
2.	(*b*) Ordinary joint stock, capital 50 per cent. called: total called, $500,000; total paid thereon	$500,000 00	
4.	(*d*) Dividends declared in respect of (2) but not yet paid	20,000 00	
5.	(*e*) Unappropriated profits in respect of (2)	8,199 09	
			528,199 09
	Liabilities to the Public.		
29.	Debentures issued in Canada	$150,000 00	
30.	Interest accrued on (29)	1,687 50	
39.	To pay assumed mortgages	1,150 00	
40.	Other liabilities to the public, viz.:		
41.	(*a*) On account new houses building	7,500 00	
	(*b*) Personal accounts	662 53	
			161,000 03
	Total liabilities		$689,199 12

Balance Sheet as at 31st December, 1899

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
5(*b*)	Freehold land (including buildings) other than foregoing		$612,186 99
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$46,447 68	
11.	(*c*) Interest due or accrued on item 9 and not included therein	5,062 87	
			51,510 55
	E.—Cash.		
31.	(*a*) On hand	$13,456 63	
32.	(*b*) In bank	4,861 57	
			18,318 20
	F.—Assets not hereinbefore mentioned.		
37.	(*a*) Office furniture and fixtures	$ 85 55	
38.	(*b*) Insurance policies	989 41	
39.	(*c*) Hotel furnishings	3,510 26	
40.	(*d*) Rents	1,180 63	
41.	(*e*) Personal accounts	1,417 53	
			7,183 38
	Total assets		$689,199 12

Cash Account.

Receipts for the Year Ending 31st December, 1899.

		(Col. 4).
	I.—Received by the Corporation for its own use.	
	A.—Balances from 31st December, 1898.	
	(*b*) Cash, not already shown under (1):—	
2.	(i) On hand	$12,232 32
3.	(ii) In bank	1,090 22
	C.—Receipts on Account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:—	
10.	(i) Principal	1,574 65
11.	(ii) Interest	2,849 02
	D.—Receipts from Real Estate Owned Beneficially by Company.	
16.	(*a*) Sales	1,250 00
17.	(*b*) Rents	25,667 94
	G.—Receipts from other sources, viz.:	
30.	(*a*) Wharfage	26 65
	(*b*) General accounts	109 07
	(*c*) Personal accounts for 1898 collected	1,070 36
	Totals	$45,870 23

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (*a*)	Loaned on mortgage of realty	$2,900 00
6. (*c*)	Real estate purchased	1,423 16
7. (*d*)	Incumbrances on realty paid off	36 00

C.—Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:

20. (*c*)	Debentures issued in Canada: interest	6,750 00

D.—Management Expenses (other than foregoing.)

25. (*a*)	Salaries and fees	1,215 50
26. (*b*)	Commission and brokerage	145 25
28. (*d*)	Stationery, postage, printing and advertising	29 81
29. (*e*)	Law costs	30 25
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	7,167 89
32. (*h*)	Registration fees	75 00

E.—Other Expenditures, viz.:

33. (*a*)	Repairs and replenishments	5,267 57
34. (*b*)	Fire insurance	821 47
35. (*c*)	Expenses and maintenance	676 94
36. (*d*)	Fire protection	500 00
(*e*)	Personal accounts of 1898 paid	513 19

F.—Balance.

37. (*a*)	Cash on hand	13,456 63	
(*b*)	Cash in bank	4,861 57	
			18,318 20
	Totals		$45,870 23

Miscellaneous Statement for the Year Ending 31st December, 1899.

3. Amount of other existing obligations of the Corporation which will mature in 1900, $9,950.03.

5. Average rate of interest per annum paid by the Corporation during 1898 on debentures, 4½ per cent.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 6 per cent.

7. Of the mortgages held by the Corporation, $46,447,68 is on realty situate in Ontario.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. None.

10. Aggregate market value of the land mortgaged to the Corporation, $172,000.

11. How often are the securities held by the Corporation valued? At directors meetings.

13. When were the accounts of the Corporation last audited? 3rd February, 1900.

14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed). Henry Lye, F.C.A.

IV. TRUSTS COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE IMPERIAL TRUSTS COMPANY.

Head Office, Toronto, Ontario.

Incorporated on the 23rd day of June, 1887, by special Act of the Dominion of Canada, 50-51 Vic. c 115 (D), which in 1890 was amended by 53 Vic. c. 101 (D).

Annual Statement

Of the condition and affairs of The Imperial Trusts Company of Canada at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 32 Church street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Henry S. Howland, President, Toronto, Ont.; 24th February, 1899; 21st February, 1900.
John D. Chipman, Vice-President, St. Stephens, N.B.; 24th February, 1899 ; 21st February, 1900.
Sir Sandford Fleming, K.C.M.G., Director, Ottawa, Ont.; 24th February, 1899; 21st February, 1900.
Hugh Scott, Director, Toronto, Ont.; 24th February, 1899; 21st February, 1900.
Andrew S. Irving, Director, Toronto, Ont.; 24th February, 1899; 11st February, 1900.
Thomas Walmsley, Director, Toronto, Ont.; 24th February, 1899 ; 21st February, 1900.
C. J. Campbell, Director, Toronto, Ont.; 24th February, 1899; 21st February, 1900.
H. M. Pellatt, Director ; 24th February, 1899; 21st February, 1900.
Owen Jones, C.E., Director, London, Eng.; 24th February, 1899 ; 21st February, 1900.
J. S. Lockie, Manager, Toronto.

A Permanent capital stock: total amount authorized, $500 000 ; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*)—*Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts*

Description.	No. of shares.	Par value of shares.	Total amount held	Total amount paid thereon.
		$	$	$
2. 25 per cent. called	3,683	100	368,300	92,125
3. 10 per cent. called	317	100	31,700	3,170
Totals	4,000		400,000	95,295

List of Shareholders as at 31st December 1899

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
2. (*b*)	Ordinary joint stock capital 25 per cent. called ; total called, $92,125 ; total paid thereon	$92,125 00	
3. (*c*)	Ordinary joint stock capital, 10 per cent. called : Total called, $3,170 ; total paid thereon	3,170 00	
9. (*i*)	Dividends declared in respect of (2) or (3), but not yet paid	6,670 65	
10. (*j*)	Unappropriated profits in respect of (2) or (3)	9,394 08	
11. (*k*)	Adjusting interest account	376 60	
	Total actual liabilities		$111,736 33
	Liabilities to the Public.—None.		
	Contingent Liabilities.		
48.	Money for which the Corporation is contingently liable :		
50.	Trust funds received for investment, interest to 31st December, 1899, credited to principal	$448,925 09	
	Total contingent liabilities		448,925 09
	Gross total liabilities (actual and contingent)		$560,661 42

Balance as at 31st December, 1899.

Cr. *Capital and Liabilities*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*)	Office premises situate as follows:		
7. (*d*)	Office furniture and fixtures		$ 400 00
	E.—Cash.		
(*a*)	On hand	$ 123 91	
32. (*b*)	In bank	4,936 00	
			5,059 91
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	Bonds, debentures and bank stocks owned		106,276 42
	Total of assets owned beneficially by Corporation		$111,736 33
	II.—Assets not owned beneficially by Corporation but for which the Corporation is accountable.		
	A.—As Guarantor.		
(*a*)	Mortgage securities:—		
43.	(i) Principal	$8,486 84	
(*b*)	Other securities:—		
45.	(i) Principal	417,786 43	
46.	(ii) Interest due and accrued	720 83	
	B.—As trustee, representative, guardian or agent (without guarantee).		
52. (*d*)	Uninvested trust funds	21,930 99	
	Total of assets II		448,925 09
	Gross total of assets I and II		$560,661 42

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 3.)	(Col. 4.)
	A.—Balances from 31st December, 1898.			
(*b*)	Cash:—			
	(i) On hand		$3,902 14	
	(ii) In bank		3,963 46	
				$6,865 60
	C.—Receipts on account of Investments, Loans or Debts.			
(*a*)	On mortgages of realty:—			
10.	(i) Principal		$14,294 21	14,294 21
11.	(ii) Interest	$ 883 77		883 77
(*b*)	On other securities:—			
13.	(ii) Interest or dividends	4,256 32		4,256 32
	E.—Miscellaneous.			
18.	Commission, brokerage (or remuneration as Corporation Agent, Trustee, etc.)	8,560 90		8,560 90
	Totals	$13,700 99	$21,159 81	$34,860 80
	II.—Received as Corporate Trustee, Representative, Guardian, or Agent in Trust.			
	A.—Balances from 31st December, 1898.			
31. (*a*)	Cash:—			
	In bank	$7,330 58		
	B.—Received on account of Investments, Loans or Debts during the year.			
34. (*a*)	Call loans: Principal, $171,453.40; interest, $6,992.42	178,445 82		
35. (*b*)	On other securities: Principal, $144,555.69; interest, $20,795.34	165,351 03		
	D.—Receipts from other sources, viz.:			
39. (*a*)	Received for credit of trusts account during the year	1,633,705 15		
	Totals			$1,984,832 58

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

	I.—Expended on Corporation Account.	(Col. 1.)	(Col. 3.)	Total (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*			
2.	(*b*) Loaned or invested in other securities, viz: (i) Bank stocks		$16,292 59	$16,292 59
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$6,670 65		6,670 65
	D.—*Management expenses (other than foregoing):*			
25.	(*a*) Salaries and fees	5,120 00		
28.	(*d*) Stationery, postage, printing and advertising	534 73		
29.	(*e*) Law costs	3 58		
30.	(*f*) Fuel, rent, taxes (other than in 32) and rates	928 24		
31.	(*g*) Travelling expenses	137 50		
32.	(*h*) Registration fees	80 00		
33.	(*a*) Sundries	33 60		
				6,837 65
	F.—*Balance.*			
	(*a*) Cash on hand	$ 123 91		
	(*b*) Cash in bank	4,936 00	5,059 91	5,059 91
	Totals	$13,508 30	$21,352 50	$34,860 80
	II.—Expended on Trust or Agency Account.			
	A.—*Loaned or Invested on Capital Account.*			
42.	(*a*) Loaned on mortgages of realty		$8,486 84	8,486 84
	(*b*) Loaned on call during the year on bonds, debentures and stocks		259,115 80	
	(iii) Temporary advances on trusts		1,292 25	
	(iv) Invested in mortgages, bonds, stocks and debentures		83,701 21	
				344,109 26
49.	Profit on interest account included in item 18 (*Contra*)	1,918 69		1,918 69
	B.—*Other expenditure.*			
51.	(*b*) Repayment of Trust Funds, including interest		$1,608,386 80	1,608,386 80
	C.—*Balance.*			
54.	(*a*) Cash on hand		1,300 07	
	(*b*) Cash in bank		20,630 92	21,930 99
	Totals			$1,984,832 58

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900. None.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4½ per cent.; on debentures, none; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1899, on mortgages of realty, 8 per cent.; on other securities, 4½ per cent.
7. Of the mortgages held by the Corporation $8,486.84 is on realty situate in Ontario, and none is on realty elsewhere.
8. Loans written off or transferred to real estate account during 1899, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899, No., none; amount, none.
10. Aggregate market value of the land mortgaged to the Corporation, $20,000.
11. How often are the securities held by the Corporation valued? Yearly, and at such other times as seems advisable to the directors.
12. (*b*) What officers of the Corporation are under bond and for what sum respectively? Manager, $4,000; by private sureties.
13. When were the accounts of the Corporation last audited? December 31st, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed): H. W. Eddis, F.C.A., Toronto; F. S. Sharpe, F.C.A.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED.

Head Office, London, Ontario.

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R. S. O. 1887, chapter 157. See also R. S. O. 1897, chapters 205, 206.

Annual Statement

Of the condition and affairs of the London and Western Trusts Company, Limited, of London, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 404 Talbot street, in the City of London, in the Province of Ontario.

The Board is constituted of eighteen directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Geo. C. Gibbons, President, London, Ont.; 16th February, 1899 ; 15th February, 1900.
John Labatt, Vice-President, London, Ont.; 16th February, 1899 ; 15th February, 1900.
Charles Mackenzie, Vice-President, Sarnia, Ont.; 16th February, 1899 ; 15th February, 1900.
John McClary, Director, London, Ont.; 16th February, 1899 ; 15th February, 1900.
J. W. Little, Director, London, Ont.; 16th February, 1899 ; 15th February, 1900.
T. H. Smallman, Director, London, Ont ; 16th February, 1899 ; 15th February, 1900.
T. G. Meredith, Director, London, Ont ; 16th February, 1899 ; 15th February, 1900.
D. Regan, Director, London, Ont.; 16th February, 1899 ; 15th February, 1900.
R. Fox, Director, London, Ont., 16th February, 1899 ; 15th February, 1900.
M. D. Fraser, Director, London, Ont ; 16th February, 1899 ; 15th February, 1900
G. B. Harris, Director, London, Ont.; 16th February, 1899 ; 15th February, 1900.
R. W. Puddicomb, Director, London, Ont.; 16th February, 1899 ; 15th February, 1900.
W. H. Bowlby, Director, Berlin ; 16th February, 1899 ; 15th February, 1900.
John McLean, Director, St. Thomas, Ont.; 16th February, 1899 ; 15th February, 1900.
Geo. Moncrieff, Director, Petrolia, Ont.; 16th February, 1899 ; 15th February, 1900.
John Idington, Director, Stratford, Ont.; 16th February, 1899 ; 15th February, 1900.
J. T. Garrow, Director, Goderich, Ont.; 16th February, 1899 ; 15th February, 1900.
J. H. Nellis, Director, Woodstock, Ont.; 16th February, 1899 ; 15th February, 1900.
John B. Kilgour, Manager, London, Ont.; 16th February, 1899 ; 15th February, 1900.

A.—Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b)—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	Number of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
2. 20 per cent called	5,000	$ 100	$ 500,000	$ 100,000

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 20 per cent. called: Total called, $100,000; total paid thereon	$100,000 00	
4. (*d*) Dividends declared in respect of (2)	2,000 00	
5. (*e*) Unappropriated profits in respect of (2)	8,413 00	
Liabilities to the Public.—*None.*		
Total actual liabilities		$110,413 00
Contingent Liabilities.		
48. Money for which the Corporation is contingently liable, viz.:		
49 (*a*) Principal guaranteed	$ 1,200 00	
50. (*b*) Interest guaranteed	41 40	
51. (*c*) (Trust funds invested, but not guaranteed:		
52. (1) Principal	167,172 00	
53. (2) Interest	2,231 52	
54. (*d*) Trusts funds uninvested, bearing interest and not guaranteed	44,374 36	
Total contingent liabilities		215,019 28
Gross total liabilities, actual and contingent		$325,432 28

Balance Sheet as at 31st December, 1899,

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts Secured by Mortgages of Land.		
9. (*b*) Debts (other than item 10) secured by mortgages of land	$101,823 50	
11. (*c*) Interest due or accrued on item 9 and not included therein	1,679 16	
		$103,502 66
C.—Debts not above enumerated for which the Corporation holds Security as follows:—		
14. (*h*) Debts secured by municipal bonds or debentures	$2,223 28	
E.—Cash.		
32. (*b*) In bank	4,687 06	
		6,910 34
Total of assets owned beneficially by Corporation		$110,413 00
II.—Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.		
A.—As Guarantor.		
43. (i) Principal	$1,200 00	
44. (ii) Interest due and accrued	41 40	
B.—As Trustee, Representative, Guardian or Agent (without Guarantee).		
(*a*) Mortgage securities:		
47. (i) Principal	$137,172 00	
48. (ii) Interest due or accrued	1,902 20	
(*b*) Other securities:		
49. (i) Principal	30,000 00	
50. (ii) Interest due and accrued	329 32	
52. (*d*) Uninvested trust funds, cash in bank bearing interest	44,374 36	
Total of Assets II		215,019 28
Grand total of Assets I and II		$325,432 28

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	Total, (Col. 4.
	A.—Balance from 31st December, 1898.		
3.	(ii) Cash in bank		$3,085 64
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal		15,491 60
11.	(ii) Interest	$5,210 66	5,210 66
	E.—Miscellaneous.		
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc)	3,370 60	3,370 60
	Totals	$8,581 26	$27,158 50

	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.	Total.
	A.—Balance from 31st December, 1898.	
33.	(ii) In bank	$72,657 81
	B.—Received on Account of Investments, Loans or Debts.	
34.	(*a*) On mortgages: Principal, $24 270.29; interest, $3,814.43	28,084 72
35.	(*b*) On other securities: Principal, $71,605.65; interest, $2,247 43	73,853 08
36.	(*c*) On unsecured debts: Principal, $2,981.34	2,981 34
	C.—Receipts from Real Estate.	
37.	(*a*) Sales (not included in foregoing items)	17,528 55
38	(*b*) Rents	386 69
	D.—Receipts from other Sources, viz.:—	
39.	(*a*) Sundry realizations	5,675 22
40.	(*b*) Money received for investment	8,700 00
41.	(*c*) Interest on bank balances	1,867 85
	Totals	$211,735 26

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

	I.—Expended on Corporation Account.	(Col. 1.)	(Total Col. 4.)
	A.—Sums Loaned or Invested on Capital Account.		
1.	(*a*) Loaned on mortgages of realty		$13,805 72
	(*b*) On other securities:		
	(i) Municipal debentures		2, 79 68
	B.—Expended on Stock Account.		
8.	Dividends on permanent stock	$4,000 00	4 000 00
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries and fees	1,262 85	
26.	(*b*) Commission or brokerage	144 85	
28.	(*d*) Stationery, postage, printing and advertising	314 52	
29.	(*e*) Law costs	275 00	
30.	(*f*) Fuel, rent, taxes	82 86	
32.	(*h*) Registration fees	30 00	
	Ontario tax	250 00	
33.	(*a*) Sundry expenditures	125 96	
			$2,486 04
	F.—Balance.		
	(*b*) Cash in bank		4,687 06
	Totals	$6,486 04	$27,158 50

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

II.—Expended on trust or Agency Account.

	A.—*Loaned or Invested on Capital Account.*	Total (Col. 4).
42.	(*a*) Loaned on mortgages of realty	$93,467 45
	(*b*) Loaned or invested in other securities :	
43.	(i) Loan Company Debentures	30,000 00
	B.—*Other Expenditures.*	
50.	(*a*) Commission or remuneration paid for management of estate, trust or agency	3,370 60
52.	(*c*) Debts or obligations wholly or partly paid : Principal, $33,597.10 ; interest, $6,925.75	40,522 85
	C.—*Balance.*	
	(*b*) Cash in bank	44,374 36
	Totals	$211,735 26

Miscellaneous Statement for the Year Ending 31st December, 1899.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $1,025.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.12 per cent.; on other securities, 4 per cent.

7. Of the mortgages held by the Corporation, $101,823.50 is on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1899. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. No., none ; amount, none.

10. Aggregate market value of land mortgaged to the Corporation, $211,500.

11. How often are the securities held by the Corporation valued ? Annually or oftener in cases of doubtful loans.

12. (*a*) What officers of the Corporation are under bond, and for what sum respectively ? Manager, $10,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited ? To 31st December, 1899.

14 Names and addresses of the auditors respectively for 1899 and 1900 (if appointed) : Geo. F. Jewell, F.C.A., and A. A. Booker, London, Ont.

THE NATIONAL TRUSTS COMPANY, LIMITED.*

Head Office, Toronto.

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies' Act (R.S.O. 1897, c. 191) subject to the provisions of the Ontario Trusts Companies' Act (R.S.O. 1897, c. 206). See also the Loan Corporations Act (R.S.O. 1897, c. 205).

Annual Statement

Of the condition and affairs of The National Trusts Company, Limited, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 King street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eighteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

J. W. Flavelle, President, Toronto ; 1st February, 1899, 1st February, 1900.
A. E. Ames, Vice-President, Toronto ; 1st February, 1899, 1st February, 1900.
Hon. Mr. Justice MacMahon, Director, Toronto; 1st February, 1899, 1st February, 1900.
Hon. Geo. A. Cox, Director, Toronto ; 1st February, 1899, 1st February, 1900.
**Hon. W. E. Sanford, Director, Hamilton ; 1st February, 1899 ; 1st February, 1900.
F. W. Gates, Director, Hamilton ; 1st February, 1899, 1st February, 1900.
Robert Kilgour, Director, Toronto ; 1st February, 1899, 1st February, 1900.
Z. A. Lash, Q.C., Director, Toronto ; 1st February, 1899, 1st February, 1900.
W. E. H. Massey, Director, Toronto ; 1st February, 1899, 1st February, 1900.
Elias Rogers, Director, Toronto ; 1st February, 1899, 1st February, 1900.
B. M. Britton, Q.C., M.P., Director, Kingston ; 1st February, 1899, 1st February, 1900.
F. Nicholls, Director, Toronto ; 1st February, 1899, 1st February, 1900
A. E. Kemp, Director, Toronto ; 1st February, 1899, 1st February, 1900.
H. H. Fudger, Director, Toronto ; 1st February, 1899, 1st February, 1900.
E. W. Cox, Director, Toronto ; 1st February, 1899, 1st February, 1900.
Wm. Mackenzie, Director, Toronto ; 1st February, 1899 ; 1st February, 1900.
G. H. Watson, Q.C., Director, Toronto ; 1st February, 1899, 1st February, 1900.
E. R. Wood, Managing Director, Toronto : 1st February, 1899, 1st February, 1900.

A. Permanent capital stock : Total amount authorized, $2,000,000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Description.	No. of Shares.	Par value.	Total amount held.	Total paid thereon.	Total remaining unpaid.
		$	$	$	$
Fully called	10,000	100	1,000,000	865,000	135.000

List of Shareholders as at 31st December, 1899.

(Not printed)

* Formerly The National Trusts Company of Ontario, Limited, the name was changed by Order-in-Council (Ontario) bearing date 21st September, 1899.

** Deceased.

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.			
Capital (Liabilities to Stockholders or Shareholders).			
A.—*Permanent Capital Stock or Shares*			
1. (*a*) Ordinary joint stock capital; total called, $1,000,000, payable in quarterly instalments; total paid thereon		$865,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid		20,477 20	
5. (*e*) Unappropriated profits on (1)		11,614 48	
6. (*f*) Reserve fund in respect of (1)		226,250 00	
			$1,123,371 68
C.—*Liabilities to Stockholders or Shareholders other than those already shown under A or B, viz.:*			
24. Rents paid in advance		$ 2,788 76	$ 2,788 76
			$1,126,160 44
Liabilities to the Public.			
39. Due on loans in process of completion or to pay assumed mortgages			5,299 92
Total actual liabilities			$1,131,460 36
Contingent Liabilities.			
48. Moneys for which the Corporation is contingently liable, viz.:			
49. (*a*) Principal guaranteed		$ 191,900 00	
51. (*c*) Trust funds invested but not guaranteed:—			
(i) Principal		3,575 00	
(*d*) Trust funds uninvested not bearing interest and not guaranteed		13,052 34	
Total contingent liabilities			208 527 34
Gross total liabilities actual and contingent			$1,339,987 70
Cr.			
I.—Assets of which the Corporation is the Beneficial Owner.			
A.—*Immovable Property Owned Beneficially by the Corporation.*			
1. (*a*) Office premises situate at Toronto		$ 213,666 70	
(*b*) Freehold land (including buildings)		155,000 00	
Rents due and accrued		4,244 99	
			$372,911 69
B.—*Debts secured by Mortgages of Land.*			
9. (*a*) Debts secured by mortgages of land		$ 153,420 50	
11. (*c*) Interest due and accrued on item 9		674 53	
			154,095 03
C.—*Debts not above enumerated for which the Corporation holds security as follows:*			
22. (*j*) Debts secured by railway and other stocks and bonds		$ 95,950 00	
23. (*k*) " life insurance policies and guaranteed		22,596 12	
26. (*n*) Interest due or accrued on items 22 and 23		1,151 55	
			119,697 67
E.—*Cash.*			
31. (*a*) On hand		$ 7,607 41	
32. (*b*) In banks as follows		13,280 02	
			20,887 43
F.—*Assets not hereinbefore mentioned.*			
37. (*a*) Loan company debentures		$ 36,000 00	
38. (*b*) School district and municipal debentures		12,087 51	
39. (*c*) Electric railway and other bonds		85,066 98	
40. (*d*) Loan, fire insurances and other Company stocks		325,043 95	
41. (*e*) Sundry accounts due to Company		202 81	
42. (*f*) Accrued interest and dividends		2,881 13	
43. (*o*) Sundry accrued earnings		2,586 16	
			463,868 54
Total assets owned beneficially by the Corporation			$1 131,460 36
II.—Assets not owned beneficially by Corporation but for which the Corporation is Accountable.			
A.—*As Guarantors.*			
45. (i) Principal		$ 191,900 00	
B.—*As trustee, representative, guardian or agent (without guarantee).*			
(*a*) Mortgage securities: Principal		3,575 00	
52. (*d*) Uninvested trust funds		13,052 34	
			208,527 34
Gross total assets I. and II			$1,339,987 70

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 3.)
	A.—*Balance from 31st December, 1898.*		
	Cash:—On hand		$ 321 76
	In bank		263,202 48
	B.—*Sums received wholly or partly on Capital Stock.*		
4.	(*a*) Calls on joint stock permanent capital		216,450 00
5.	(*b*) Premiums on (4)		54,112 50
	C.—*Receipts on account of investments, loans or debts.*		
10.	(*a*) On mortgages of realty:—		
	(i) Principal		1,450 00
11.	(ii) Interest	$ 4,131 16	
	(*b*) On other securities:—		
12.	(i) Principal		72,355 44
13.	(ii) Interest or dividends	25,181 40	
	D.—*Receipts from Real Estate owned Beneficially by Corporation.*		
17.	(*b*) Rents	23,286 07	
	E.—*Miscellaneous.*		
18.	(*a*) Commission, brokerage, etc	28,093 00	
	F.—*Borrowed Money.*		
25.	(*a*) Bank or other advances		105,207 22
	G.—*Receipts from other sources.*		
30.	(*a*) Sundry receipts	1,381 79	8,184 35
	(*b*) Bank interest	6,743 95	
	Totals	$ 88,817 37	$721,283 75
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—*Balance from 31st December, 1898:*		
	(*b*) Cash:		
32.	(i) On hand		12 50
33.	(ii) In bank		1,414 99
	B.—*Received on account of investments, loans or debts:*—		
35.	(*b*) On other securities: Principal		3,364 17
	D.—*Receipts from other sources.*		
39.	(*a*) Estates, capital receipts		6,053,732 00
40.	(*b*) Estates, revenue receipts		2,226 62
	Totals		$6,060,750 28

Expenditure for the Year Ending 31st December, 1899.

	I.—Expended on Corporation Account.	Col. 1.	Col. 4.
	A.—*Sums loaned or invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty		$ 142,820 83
2.	(*b*) Loaned or invested in other securities:		
3.	(ii) Bonds, stocks, etc		57,086 12
	(iii) Stocks of other Corporations purchased		154,144 45
	(iv) Municipal, Loan Company and other bonds and debentures		163,838 52
	(*c*) Real estate purchased, including rebuilding head office		101,197 63
	(*e*) Insurance, taxes, repairs etc., on property owned by the Corporation	$ 12,110 60	
8.	Dividends paid on stock	17,679 47	
	C.—*Borrowed Money.*		
18.	(*a*) Bank account		105,207 22
	D.—*Management Expenses.*		
25.	(*a*) Salaries and fees	$7,304 28	
26.	(*b*) Commission or brokerage	5,798 81	
28.	(*d*) Stationery, postage, printing, etc	8,103 32	
29.	(*e*) Law costs	398 35	
30.	(*f*) Fuel, rent and taxes	1,744 00	
31.	(*g*) Travelling expenses	209 10	
32.	(*h*) Registration fees, Ontario	80 00	
	E.—*Other Expenditures.*		
33.	(*a*) Sundry payments	3,300 01	8,190 98
	F.—*Balances.*		
37.	(*a*) Cash on hand	$ 7,607 41	
	(*b*) Cash in bank as follows:		
	(i) Canadian Bank of Commerce	13,280 02	
	(ii) Central Canada Loan and Savings Company		20,887 43
	Totals	$ 56,727 94	$ 753,373

CASH ACCOUNT – *Continued.*

Expenditure for the Year Ending 31st December, 1899

		(Col. 1.)	(Col. 4.)
	II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.		
	A.—*Loaned or Invested on Capital Account.*		
42.	(*a*) Loaned on mortgages or realty	$ 3,575 00	
	(*b*) Loaned or invested on or in other securities, viz.:—		
43.	(i) Loans on bonds, stocks, etc	101,900 00	
	(ii) Bonds and debentures purchased	90,000 00	
	B.—*Other Expenditures.*		
53.	(*d*) Capital payments, $5,849,047.40; revenue payments, $2,207.87		5,851,255 27
	Sundry payments		967 81
	C.—*Balance.*		
54	(*g*) On hand	$ 228 05	
55.	(*h*) In bank	12,824 29	13,052 34
	Totals		$6,060,750 42

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $58,596.12.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty 4.70 per cent.; on other securities, 5.63 per cent.

7. Of the mortgages held by the Corporation $53,419.25 is on realty situate in Ontario; and $100,001.25 is on realty situated elsewhere.

10. Aggregate market value of the land mortgaged to the Corporation, $336,091.50.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; accountant, $2,500; book-keeper, $2,500; clearing house chief clerk, $5,000; assistant, $5,000; stenographer, $1,000; assistant book-keeper, $1,000; junior, $1,000. Montreal office: Acting manager, $5,000; accountant, $5,000; junior, $1,000. By Guarantee Companies.

13. When were the accounts of the Corporation last audited? To 31st December, 1899.

14. Names and address of the auditors respectively for 1899 and 1900: John McKay and George Edwards, F.C.A., Toronto.

THE OTTAWA TRUST AND DEPOSIT COMPANY (LIMITED).

Head Office, Ottawa, Ont.

Incorporated on the 23rd January, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act (R.S.O. 1887, c 157). See also the Ontario Trust Companies' Act (R.S.O. 1897, c. 206), and the Loan Corporations Act (R S O. 1897, c. 205 ; 1900, c. 27).

Annual Statement

Of the condition and affairs of the Ottawa Trust and Deposit Company (Limited), of Ottawa, Ontario, at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on the corner of Sparks and Elgin streets, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of twenty directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

Alexander Fraser, President, Ottawa, Ont ; 18th January, 1899, 17th January, 1900.
George P. Brophy, 1st Vice-President, Ottawa, Ont.; 18th January, 1899, 17th January, 1900.
Warren Y. Soper, 2nd Vice-President, Ottawa, Ont ; 18th January, 1899, 17th January, 1900.
Clifton A. Douglas, Director, Ottawa, Ont.; 18th January, 1899, 17th January, 1900.
S. H. Fleming, Director, Ottawa, Ont ; 18th January, 1899, 17th January, 1900.
William Scott, Director, Ottawa, Ont.; 18th January, 1899, 17th January, 1900.
John I. MacCraken, Director, Ottawa, Ont.; 18th January, 1899, 17th January, 1900.
Peter Whelen, Director, Ottawa, Ont ; 18th January, 1899, 17th January, 1900.
John W. McRae, Director, Ottawa, Ont ; 18th January, 1899, 17th January, 1900.
George Goodwin, Director, Ottawa, Ont.; 18th January, 1899, 17th January, 1900.
W. D. Hogg, Q.C., Director, Ottawa, Ont.; 18th January, 1899, 17th January, 1900.
Thomas Workman, Director, Ottawa, Ont ; 18th January, 1899, 17th January, 1900.
Alexander H. Edwards, Director, Ottawa, Ont ; 18th January, 1899, 17th January, 1900.
J. H. Francis, Director, Ottawa, Ont.; 18th January, 1899, 17th January, 1900.
W. H. Comstock, Director, Ottawa, Ont.; 18th January, 1899, 17th January 1900.
Hiram Robinson, Director, Ottawa, Ont.; 18th January, 1899, 17th January, 1900.
Rev J. B. Saunders, M.D., Director, London, Ont.; 2nd May 1899, 17th January, 1900.
George S. May, Director, Ottawa, Ont.; 2nd May 1899, 17th January, 1900.
John R. Fraser, Director, Ottawa, Ont ; 2nd May, 1899, 17th January, 1900.
H. A. F. MacLeod, Director, Ottawa, Ont.; 2nd May, 1899, 17th January, 1900.
H. W. Chamberlain, Sec.-Treasurer, Ottawa, Ont.; 2nd May, 1899, 17th January, 1900.

A. Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $404,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b) Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or private Acts.

Last call made : date, November 10th, 1896 ; rate, 25 per cent. ; gross amount, $101,000. Amount paid thereon, $101,000.

Description.	No. of Shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount remaining uncalled.
		$	$	$	$
2. 25 per cent. called.....	4,040	100	404,000	101,000	303,000

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

	Dr. Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
2.	(*b*) Ordinary joint stock capital, 25 per cent. called: total called $101,000; total paid thereon	$ 01,000 00	
5.	(*e*) Unappropriated profits in respect of (2)	418 97	
6.	(*f*) Reserve fund in respect of (2)	3,000 00	
			$104,418 97
	Liabilities to the Public.		
37.	Owing to banks (including interest due and accrued)	$3,118 65	
40.	Other liabilities to the public, viz:—		
41.	(*a*) Mortgage on building and interest accrued thereon	71,591 60	
42.	(*b*) Outstanding accounts unpaid	87 50	
			74,797 75
	Total actual liabilities		$179,216 72
	Contingent Liabilities.		
51.	(*c*) Trust funds invested but not guaranteed:—		
52.	(1) Principal	$321,777 48	
53.	(2) Interest	6,150 75	
54.	(*d*) Trust funds uninvested not bearing interest and not guaranteed	59,123 07	
	Total contingent liabilities		$387,051 30
	Gross total liabilities, actual and contingent		$566,268 02

	Cr. I — Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property owned beneficially by the Corporation.*		
1.	(*a*) Office premises situate as follows:		
2.	(i) At Ottawa, held in freehold	$132,700 00	132,700 00
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$32,200 00	
11.	(*c*) Interest due and accrued on item 9 and not included therein	230 26	
			32,430 26
	E.—*Cash.*		
31.	(*a*) On hand	$877 33	
32.	(*b*) In bank	3,001 64	
			3,878 97
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Safety deposit vaults	$ 5,148 75	
38.	(*b*) Office furniture and stationery	1,932 27	
39.	(*c*) Suspense account and organization expense	2,700 00	
40.	(*d*) Rental accrued and unpaid	1,066 82	
41.	(*e*) Commissions earned and unpaid	1,654 16	
42.	(*f*) Premiums on stocks accrued	300 00	
			22,802 00
	Total of assets owned beneficially by corporation		$191,811 23
	II.—Assets not owned beneficially by Corporation but for which the Corporation is accountable.		
	B.—*As trustee, representative, guardian, or agent (without guarantee).*		
	(*a*) Mortgage securities:		
47.	(i) Principal	$151,400 00	
48.	(ii) Interest due and accrued	2,266 94	
	(iii) Insurance premiums advances	24 28	
	(*b*) Other securities:		
49.	Principal	161,642 50	
52.	(*d*) Uninvested trust funds	59,123 07	
	Total of assets II		374,456 79
	Gross total of assets I and II		$566,268 02

Cash Account.

Receipts for Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 4)
	A.—*Balances from 31st December, 1898.*		
3	(*b*) Cash (not already shown under (1)):— (ii) In bank	$1,317 15	$1,317 15
	B.—*Sums received wholly or partly on Capital Stock.*		
5.	(*b*) Premiums	725 00	725 00
	C.—*Receipts on account of Investments, Loans or Debts.*		
	(*a*) On mortgages of Realty:— (i) Principal	24,800 00	
	(ii) Interest	2,367 32	
			27,167 32
	D.—*Receipts from Real Estate owned beneficially by Corporation.*		
17.	(*b*) Rents	$12,086 40	12,086 40
	E.—*Miscellaneous.*		
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	3,109 94	3,109 94
	F.—*Borrowed Money.*		
25.	(*a*) Bank or other advances, discounts or overdrafts	3,000 00	
26.	(*b*) Half share in mortgage	1,500 00	
			4,500 00
	G.—*Receipts from other sources, viz.:*		
30.	(*a*) Rental of vaults	$1,409 95	
	Sundries	1,307 57	
			2,717 52
	Totals		$51,623 33
	II.—Received as Corporate Trustee, Representative, Guardian, or Agent in Trust.		
	A.—*Balance from 31st December, 1898.*		
33.	(ii) In bank	$1,578 88	$1,578 88
	B.—*Received on account of investments, loans or debts.*		
34.	(*a*) On mortgages: Principal, $29,850; interest, $7,538 40	37,388 40	
35.	(*b*) On other securities: Principal, $3,900; interest, $4,770.64	8,670 64	
36.	(*c*) On unsecured debts: Principal, $24,818.60; interest, $67.90	24,886 50	
			70,945 54
	C.—*Receipts from real estate.*		
37.	(*a*) Sales (not included in any of foregoing items)	$15,963 58	
38.	(*b*) Rents	5,115 47	
			21,079 05
	D.—*Receipts from other sources, viz.:*		
39.	(*a*) Life insurance policies	$17,998 81	
40.	(*b*) Personal estate sundries	265,550 39	
41.	(*c*) Bills payable, $7,000; sundries, $26.50	7,026 50	
			290,575 70
	Totals		$384,179 17

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

	(Col. 1.)	Total, (Col. 4.)
I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. (*a*) Loaned on mortgages of realty	$4,000 00	
7. (*d*) Incumbrances on realty paid off, interest	3,500 00	
		$7,500 00
C.—Borrowed Money other (than foregoing) or Interest thereon paid, viz.:		
19. (*b*) Bank account (principal and interest)		25,963 04
D.—Management expenses (other than foregoing.)		
25. (*a*) Salaries and fees	3,308 51	
26. (*b*) Commission or brokerage	330 11	
28. (*d*) Stationery, postage, printing and advertising	488 38	
30. (*f*) Fuel, rent, taxes (other than in 7) and rates	8,174 09	
31. (*g*) Travelling expenses	455 00	
32. (*h*) Registration fee	370 00	
		13,126 09
E.—Other Expenditure, viz.:		
33. (*a*) Outstanding accounts	$87 50	
34. (*b*) Interest paid on half interest in mortgage	683 89	
35. (*c*) Sundries	383 84	
		1,155 23
F.—Balance.		
37. (*a*) Cash on hand	$877 33	
(*b*) Cash in various banks	3,001 64	
		3,878 97
Totals		$51,623 33
II.—Expended on Trust or Agency Account.		
A.—Loaned or Invested on Capital Account.		
42. (*a*) Loaned on mortgages of realty		$77,800 00
(*b*) Loaned or invested on or in other securities, viz:—		
43. (i) Stocks and bonds		138,650 00
(*d*) Incumbrances on realty paid off, viz:—		
48. (i) Principal		3,675 00
49. (ii) Interest		1,985 00
B.—Other Expenditures.		
50. (*a*) Commission or remuneration paid for management of Estate, Trust or Agency (including item 26)		2,864 44
51. (*b*) Rents, taxes and rates		3,280 56
52. (*c*) Debts or obligations wholly or partly paid: Principal		18,488 25
53. (*d*) Payments to beneficiaries, expenses and sundries		57,312 85
(*e*) Advance by bank repaid		21,000 00
C.—Balance.		
(*a*) On hand	66 11	
54. (*b*) Cash in bank	59,056 96	
		59,123 07
Totals		$384,179 17

Miscellaneous Statement for the Year Ending 31st December, 1899.

6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.356 per cent.
7. Of the mortgages held by the Corporation $183,600 is on realty situate in Ontario.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. None.
10. Aggregate market value of land mortgaged to the Corporation, $327,125.
11. How often are securities held by the Corporation valued? Quarterly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer, $50,000; accountant, $2,000; other employees, $500 each, by private sureties.
13. When were the accounts of the Corporation last audited? 9th January, 1900.
14. Names and addresses of the auditors respectively for 1899 and 1900: J. S. Chamberlain, Ottawa, Ont.; J. H. Thompson, Ottawa, Ont.

THE PROVINCIAL TRUST COMPANY OF ONTARIO, LIMITED.

Head Office, Toronto, Ont.

Incorporated on the 27th day of October, 1897, by Letters Patent of Ontario, issued under R. S. O. 1897, c. 191. See also The Ontario Trust Company's Act (R. S. O. 1897, c. 206), and The Loan Corporations Act (R.S.O. 1897, c 205; 1900, c. 27).

Annual Statement

Of the condition and affairs of the Provincial Trusts Company of Ontario, Limited, of Toronto, as at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the north-west corner of Bay and Richmond streets, in the City of Toronto.

The Board is constituted of twenty directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office:

Sir Richard Cartwright, G.C.M.G., President, Ottawa; 1st January, 1899, 31st December, 1899.
S. F. McKinnon and James Scott, Vice-Presidents, Toronto; 1st January, 1899, 31st December, 1899.
J. R. Barber, Director, Georgetown; 1st January, 1899, 31st December, 1899.
A. A. Allan, Director, Toronto; 1st January, 1899, 31st December, 1899.
G. Sterling Ryerson, M.D., Director, Toronto; 1st January, 1899, 31st December, 1899.
R. Millichamp, Director, Toronto; 1st January, 1899, 31st December, 1899.
John M. Bond, Director, Guelph; 1st January, 1899, 31st December, 1899.
A. T. Wood, Director, Hamilton; 1st January, 1899, 31st December, 1899.
John McLaren, Director, Brockville; 1st January, 1899, 31st December, 1899.
D. B. MacLennan, Q.C., Director, Cornwall; 1st January, 1899, 31st December, 1899.
Henry K. Eagan, Director, Ottawa; 1st January, 1899, 31st December, 1899.
J. H. Widdifield, Director, Toronto; 1st January, 1899, 31st December, 1899.
John A. McGillivray, Q.C., Director, Toronto, 1st January, 1899, 31st December, 1899.
Alexander Bruce, Director, Hamilton 1st January, 1899, 31st December, 1899.
John Knox, Director, Hamilton; 1st January, 1899, 31st December, 1899.
J. N. Shenstone, Director, Toronto; 1st January, 1899, 31st December, 1899.
Oronhyatekha, M.D., Director, Toronto; 1st January, 1899, 31st December, 1899.
John Flett, Director, Toronto; 1st January, 1899, 31st December, 1899.
Matthew Wilson, Q.C., Director, Chatham; 1st January, 1899. 31st December, 1899.
W. J. M. Taylor, Manager, 15th November.

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $451,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b).—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount paid.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Fully called	370	100	37,000	37,000 00	
2. 20 per cent	4,140	100	414,000	75,162 50	
Totals	4,510		451,000	112,162 50	

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at December, 1899.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders)		
	A.—Permanent Capital Stock.		
1.	(*a*) Ordinary joint stock capital fully paid; total called $..... total paid thereon	$37,000 00	
2.	(*b*) Ordinary joint stock capital, 20 per cent. called: total paid thereon...	75,162 50	
			$112,162 50
	Liabilities to the Public.—None.		
	Contingent Liabilities.		
	(*d*) Trust funds uninvested not bearing interest and not guaranteed.....	69,617 02	
	Total contingent liabilities		69,617 02
	Gross total liabilities actual and contingent		$181,779 52

Cr. Balance Sheet as at December, 1899.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by the Corporation.		
8.	(*e*) Office furniture		$573 75
	B.—Debts Secured by Mortgages of Land.		
9.	(*a*) Debts secured by mortgaged land	$25,430 91	
11.	(*c*) Interest due and accrued on item 9	2,283 51	
			$27,714 42
	C.—Debts not above enumerated for which the Corporation hold securities as follows:		
22.	(*j*) Debts secured by loans on stocks and bonds		67,599 90
	E.—Cash.		
31.	(*a*) On hand	$31 88	
32.	(*b*) In bank, Toronto	1,754 69	
	(*c*) " New York	697 20	
			$2,483 77
	F.—Assets not hereinbefore mentioned.		
37.	(*a*) Organization expenses	$4,221 00	
41.	(*e*) Profit and loss account	9,569 66	
			13,790 66
	Total of assets owned beneficially by Company		$112,162 50
	II.—Assets not owned beneficially by the Corporation but for which the Corporation is Accountable.		
	B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
	(*b*) Other securities:—		
	(i) Principal	$56,875 10	
52.	(*d*) Uninvested trust funds	12,741 92	
	Total assets II		69,617 02
	Gross total assets I and II		$181,779 52

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.			
	A.—Balance from the 31st December, 1898.	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1.	Capital account		$12,150 00	
2.	(*b*) Cash (not already shown under (1)):			
	(i) On hand		41 93	
3.	(ii) In bank		93,847 80	
				$106,039 73
	C.—Receipts on Account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:—			
10.	(i) Principal		$1,000 00	$1,000 00
	(ii) Interest	966 27		966 27
	(*b*) On other securities:—			
12.	(i) Principal		86,375 00	86,375 00
13.	(ii) Interest or dividends	3,840 25		3,840 25
	E.—Miscellaneous.			
18.	(*a*) Commission, brokerage	$1,818 40		$1,818 40
	G.—Receipts from other sources.			
30.	(*a*) Safe deposit and collection	421 03		421 03
	Totals			$200,460 68

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—*Balances from 31st December, 1898.*

	(b) Cash (not included in 31) :			
33.	(ii) In banks		$5,330 71	$5,330 71
	C.—*Receipts from real estate.*			
38.	(b) Rents		6,341 41	
	D.—*Receipts from other sources, viz.:*			
39.	(a) As trustees, &c.		155,824 38	162,165 79
	Totals			$167,496 50

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

I.—Expended on Corporation Account.

(A)—*Sums Loaned or Invested on Capital Account.*

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
1.	(a) Loaned on mortgages of realty		$26,430 91	
	(b) Loaned or invested in other securities		153,920 50	$180,351 41
	D.—*Management Expenses.*			
25.	(a) Salaries and fees	$4,380 04		
26.	(b) Commission or brokerage	384 75		
28	(d) Stationery, postage, printing and advertising	2,268 09		
29.	(e) Law costs	700 00		
30	(f) Fuel, rent, taxes	2,438 19		
31.	(g) Travelling expenses	326 21		
32.	(h) Registration fees	30 00		
	Ontario tax	315 00		$10,842 28
	E.—*Other Expenditures.*			
33.	(a) Organization expenses	$3,022 82		
34.	(b) Office furniture	463 60		
35.	(c) Suspense account	3,276 68		
36.	(d) Sundry debtors	20 12		6,783 22
	F.—*Balance.*			
37.	(a) Cash on hand	$31 88		
	(b) Cash in banks	2,451 89		2,483 77
	Totals			$200,460 68

II.—Expended on Trust or Agency Account.

A.—*Loaned or Invested on Capital Account.*

42.	(a) Loaned on mortgages of realty		$1,000 00	
	(b) Loaned or invested on or in other securities		57,179 50	58,179 50
	B.—*Other Expenditure.*			
53.	(d) Payments on account of trusteeship		$96,575 08	$96,575 08
	C.—*Balances.*			
54.	(b) Cash in various banks as follows :—			
55.	(i) Molson's Bank, Toronto	$9,488 43		
	(ii) Bank of Toronto, Cobourg	3,253 49	12,741 92	12,741 92
	Totals			$167,496 50

Miscellaneous Statement for the Year Ending 31st December, 1899

6. Average rate of interest per annum received by the Corporation during 1899. On mortgages of realty, 5 to 6 per cent.; on other securities, 5½ per cent.
7. Of the mortgages held by the Corporation $25,430.91 is on realty situate in Ontario.
10. Aggregate market value of land mortgaged to the Corporation, $116,350.
11. How often are the securities held by the Corporation valued. Once a year.
13. When were the accounts of the Corporation last audited? 30th December, 1899.
14. Names and addresses of the auditors respectively for 1899: T. G. Williamson and Wm. Campbell.

THE TORONTO GENERAL TRUSTS CORPORATION.

Head Office, Toronto, Ontario.

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vic. (2) chap. 109, amalgamating into one company under the above name :

(1) The Toronto General Trusts Company, and
(2) The Trusts Corporation of Ontario.

For the constating instruments of the two companies so amalgamated see the Report of the Registrar of Loan Corporations for Ontario, year ending December 31st, 1899.

Annual Statement

Of the conditions and affairs of The Toronto General Trusts Corporation, of Toronto, Ontario, at the 31st December, 1899, and for the nine months ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 59 Yonge street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

John Hoskin, Q.C., LL.D., President, Toronto, Ont. ; 1st April, 1899, 28th February, 1900.
Hon. S. C. Wood, Vice-President, Toronto ; 1st April, 1899, 28th February, 1900.
W. H. Beatty, Vice-President, Toronto ; 1st April, 1899, 28th February, 1900.
Samuel Alcorn, Director, Toronto ; 1st April, 1899, 28th February, 1900.
J. J. Kenny, Director, Toronto ; 1st April, 1899, 28th February, 1900.
John Bell, Q.C., Director, Belleville ; 1st April, 1899, 28th February, 1900.
John L. Blaikie, Director, Toronto ; 1st April, 1899, 28th February, 1900.
W. R. Brock, Director, Toronto ; 1st April, 1899, 28th February, 1900.
A. B. Lee, Director, Toronto ; 1st April, 1899, 28th February, 1900.
Thomas Long, Director, Toronto ; 1st April, 1899, 28th February, 1900.
J. W. Digby, M.D., Director, Brantford ; 1st April, 1899, 28th February, 1900.
W. D. Matthews, Director, Brantford ; 1st April, 1899, 28th February, 1900.
Hon. Peter Maclaren, Director, Perth ; 1st April, 1899, 28th February, 1900.
J. J. Foy, Q.C., M.P.P., Director, Toronto ; 1st April, 1899, 28th February, 1900.
E. B. Osler, M.P., Director, Toronto ; 1st April, 1899, 28th February, 1900.
George Gooderham, Director, Toronto ; 1st April, 1899, 28th February, 1900.
William Hendrie, Director, Hamilton ; 1st April, 1899, 28th February, 1900.
Hon. Sir. Frank Smith, Director, Toronto ; 1st April, 1899, 28th February, 1900.
Henry S. Howland, Director, Toronto ; 1st April, 1899, 28th February, 1900.
J. G. Scott, Q.C., Director, Toronto ; 1st April, 1899, 28th February, 1900.
T. Sutherland Stayner, Director, Toronto ; 1st April, 1899, 28th February, 1900.
Aemilius Irving, Q.C., Director, Toronto ; 1st April, 1899, 28th February, 1900.
B. E. Walker, Director, Toronto ; 1st April, 1899, 28th February, 1900.
Robert Jaffray, Director, Toronto ; 1st April, 1899, 28th February, 1900.
J. W. Langmuir, Managing Director, Toronto ; 1st April, 1899, 28th February, 1900.

A. Permanent capital stock : total amount authorized, $1,000,000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*).—*Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Last call made—Date, 19th November, 1899 ; rate, 10 per cent. ; gross amount $49,970 ; amount paid thereon, $49,970.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
		$	$	$
1. Fully called	5,003	100	500,300	500,300
2. 20 per cent. called	4,997	100	499,700	99,940
Totals	10,000		1,000,000	600,240

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; Total called, $500,300; total paid thereon		$500,300 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called; Total called, $99,940; total paid thereon		99,940 00	
4. (*d*) Dividends declared in respect of (1) and (2) but not yet paid		20,239 76	
5. (*e*) Unappropriated profits in respect of (1) and (2)		11,082 91	
6. (*f*) Reserve Fund in respect of (1) and (2)		250,000 00	
7. (*g*) Contingent fund in respect of (1) and (2)		11,947 50	
C.—Liabilities to Stockholders other than already shown under A. or B.			
24. Directors' compensation		3,612 00	
25. Profit on Court debentures held in suspense		10,000 00	
			$907,122 17

Liabilities to the Public.

37. Owing to banks (including interest due or accrued)		$5,558 12	
39. Due on loans in process of completion or to pay assumed mortgages		4,982 27	
40. Other liabilities to the public: (*a*) Sundry creditors		209 72	
			10,750 11
Total actual liabilities			$917,872 28

Contingent Liabilities.

44. Claims against the Corporation not acknowledged as debts, viz:			
45 (a) Interest reserved		$2,000 00	
48. Money for which the Corporation is contingently liable:			
49. (a) Principal guaranteed. Court mortgages	$1,284,356 18		
Guaranteed agencies	839,607 84		
Court debentures	831,400 11		
		2,955,364 13	
51. (c) Trust funds invested by authority of Trusts, but not guaranteed:			
Call loans	$78,880 69		
52. (1) Principal. Mortgages	3,332,835 75		
Debentures	1,134,998 86		
		4,546,715 30	
53. (2) Interest		43,963 24	
54. (d) Trust funds uninvested and not guaranteed. Corpus	$591,246 47		
Revenue	120,503 40		
		711,749 87	
Total contingent liabilities			8,259,792 54
Gross total liabilities, actual and contingent			$9,177,664 82

Balance Sheet as at 31st December, 1899.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*) Office premises, situate as follows:		
2. (i) At 59 Yonge street, Toronto, held in Freehold	$123,300 00	
5. (*b*) Freehold land (including buildings) other than foregoing	153,950 37	
		$277,250 37
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by Mortgages of land	$587,808 89	
10. (*b*) Debts secured by mortgaged land held for sale	20,805 00	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein	19,970 32	
(*cc*) Interest due or accrued on mortgages other than those mentioned in 9 and 10	35,251 01	
12. (*d*) Of the debts mentioned in item 9, 10 and 11 the sum of $600 is due by directors or officers of the Corporation. *(Not extended.)*		663,835 22

C.—*Debts not above Enumerated for which the Corporation Holds Securities as follows:*

14.	(b) Debts secured by municipal bonds or debentures		$1,068 55	
16.	(d) " Loan Corporations "		800 00	
22.	(j) " life insurance policies		54,171 73	
23.	(k) " call loans on stock, bonds, etc		311,593 38	
24.	(l) " debentures of joint stock companies		30,228 00	
				$397,861 66

E.—*Cash.*

31.	(a) On hand		$2,392 78	
32.	(b) In banks		26,741 74	
				29,134 52

F.—*Assets not Hereinbefore Mentioned.*

37.	(a) Office furniture and vault fixtures		$24,983 72	
38.	(b) Building repairs		9,290 85	
39.	(c) Solicitor's account in suspense		3,586 14	
40.	(d) Rents and storages		2,045 98	
41.	(e) Sundry debtors		4,092 23	
				43,998 92
	Total of assets owned beneficially by Corporation			$1,412,080 69

II.—Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.

A.—*As Guarantor.*

(a) Mortgage securities:—

43.	(i) Principal ... Court	$1,262,806 18		
	Guaranteed agencies	839,607 84		
			$2,102,414 02	
	(b) Other securities:			
	(i) Principal: Court debentures		834,751 86	
				$2,937,165 88

B.—*As Trustee, Representative, Guardian, or Agent (Without Guarantee.)*

(a) Mortgage securities:—

47.	(i) Principal		$3,332,835 75	
48.	(ii) Interest due and accrued		43,963 24	
	(iii) Advances to borrowers		2,512 11	
	(b) Other securities:—			
49.	(i) Principal... Call loans	$78,880 69		
	Debentures	1,134,998 86		
			1,213,879 55	
50.	(iii) Premiums paid on debentures		38,461 55	
52.	(d) Uninvested trust funds		196,766 05	
	Total of Assets II		$7,765,584 13	$4,828,418 25
	Gross total of Assets I. and II			$9,177,664 82

In addition to the securities mentioned in the foregoing statement there have come into the hands of the amalgamated Corporation as a trust Company real estate mortgages and other assets not yet realized, but represented to the Corporation as being of the value of $10,000,000.

Cash Account

Receipts for the nine months ending 31st December, 1899.

I.—Received by the Corporation for Its Own Use.

A.—*Balances from 31st March, 1898.*

		Col. 1.	Col. 3.	Total. Col. 4.
	(*b*) Cash (not already shown under (1)):—			
2.	(i) On hand			$3,867 25
3	(ii) In bank			$14,582 77
	B.—*Sums Received Wholly or Partly on Capital Stock.*			
4.	(*a*) Calls on Joint Stock Capital		$109,792 40	
5.	(*b*) Premiums on (4)		127,360 60	
				237,153 00
	C.—*Receipts on account of Investments, Loans or Debts.*			
	(*a*) On mortgages of realty :—			
10.	(i) Principal			14,696 93
11.	(ii) Interest	$14,266 16		
	(*b*) On other securities :—			
	(i) Principal			207,037 37
13.	(ii) Interest or dividends	6,366 51		
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*			
16.	(*a*) Sales (not included in any of foregoing items)			13,500 00
17.	(*b*) Rents	7,062 74		
	E.—*Miscellaneous.*			
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	79,307 41		107,002 82
	F.—*Borrowed Money.*			
25.	(*a*) Bank or other advances, discounts or overdrafts			5,558 12
	G.—*Receipts from other Sources, viz.*			
30.	(*a*) Advances to borrowers			50,498 88
	(*b*) Suspense account			146,342 96
	Totals	$107,002 82	$237,153 00	

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—*Balances from 31st March, 1899.*

	(*b*) Cash (not included in 31)—	
32.	(i) On hand	17 00
33.	(ii) In bank	885,643 65
	B —*Received on Account of Investments, Loans or Debts.*	
34.	(*a*) On mortgages : principal, $793,451.28 ; interest on mortgages and debentures, $283,406.74	1,076,858 0
35.	(*b*) On other securities : principal, $486,931.38 ; interest, $97,171.33	584,102 7
	C.—*Receipts from Real Estate.*	
37.	(*a*) Sales (not included in foregoing items)	124,586 61
38.	(*b*) Rents	112,895 96
	D.—*Receipts from other sources, viz.:*	
39.	(*a*) Moneys received for investment	1,189,549 08
40.	(*b*) Sundry realizations, collections, etc.	667,615 38
	Totals	$5,441,508 51

Cash Account.

Expenditure for the nine months ending 31st December, 1899.

	I.—Expended on Corporation Account.	Col. 1.	Col. 3.	Total, Col 4.
	A.—*Sums Loaned or Invested on Capital Account.*			
1.	(*a*) Loaned on mortgages of realty			$161,137 61
	(*b*) Call loans			505,108 46
	(*c*) Insurance or taxes advances on property mortgaged to the Corporation			65,077 06
	B.—*Expended on Stock Account.*			
8.	Dividends paid on Permanent Stock for six months	$16,130 63		
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees	32,769 21		
26.	(*b*) Commission or brokerage	456 16		
28.	(*d*) Stationery, postage, printing and advertising	4,269 33		
29.	(*e*) Law costs	557 06		
30.	(*f*) Fuel, rent, taxes, (other than in 7 and 32) and rates	11,326 72		
31.	(*g*) Travelling expenses	502 81		
32.	(*h*) Registration fee	250 00		
	(*i*) Miscellaneous	1,482 64		67,744 56
	E.—*Other Expenditures, viz.:*			
33.	(*a*) Capital stock returned to adjust fractional holdings		$1,482 40	
34.	(*b*) Premium on foregoing stock		370 60	
				$1,853 00
35.	(*c*) Building repairs account			9,290 85
36.	(*d*) Suspense account			147,340 33
	(*e*) Solicitors' fees on suspense			675 00
	F.—*Balance.*			
37.	(*a*) Cash on hand			$2,392 78
	(*b*) Cash in bank			26,741 74
	Totals	$67,744 56	$1,853 00	
	II.—Expended on Trust or Agency Account.			
	A.—*Loaned or Invested on Capital Account.*			
42.	(*a*) Loaned on mortgages of realty			723,490 25
	(*b*) Loaned or invested on or in other securities, viz.:			
43.	(i) Debentures			1,203,017 14
	(ii) Call loans			239,900 00
	B.—*Other Expenditures.*			
53.	(*d*) Sundry returns, payments and distributions			2,090,973 68
	C.—*Balance.*			
54.	(*a*) Cash on hand			1,127 00
	(*b*) Cash in various banks			195,639 05
	Totals			$5,441,508 51

Miscellaneous Statement for the Nine Months Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900 $160,740.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $189,637.50.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5.5 per cent., on other securities 5 per cent.
7. Of the mortgages held by the Corporation $609,513.89 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1899, $7,075.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899; No., 3; amount, $7,075.
11. How often are securities held by the Corporation valued? In case of doubtful loans, annually or oftener.
12. (a) What officers of the Corporation are under bond and for what sum respectively? All officers are under bonds, aggregating $81,000 by Guarantee Company.
13. When were the accounts of the Corporation last audited? As at 31st December, 1899.
14. Names and addresses of the auditors respectively for 1899 and 1900 (if appointed), J. M. Martin, Toronto, Ont.; R. F. Spence, Toronto, Ont.

THE TRUSTS AND GUARANTEE COMPANY, (LIMITED).

Head Office, Toronto.

Incorporated on the 24th February, 1897, by Letters Patent of Ontario issued under R. S. O. 1897, c. 191. See also *The Ontario Trusts Company Act* (R. S. O. 1897, c. 206) and the Loan Corporations Act (R. S. O. 1897, c. 205).

Annual Statement.

Of the condition and affairs of The Trusts and Guarantee Company (Limited), of Toronto, Ont., at the 31st December, 1899, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the corporation is at No. 14 King street west, in the city of Toronto, in the Province of Ontario.

The Board is constituted of twenty-seven directors holding office for one years.

The directors and chief executive officers of the Corporation at the 31st December, 1899, were as follows, together with their respective terms of office :

J. R. Stratton, M.P.P., President, Peterboro' ; 25th January, 1899, 31st January, 1900.
D. W. Karn, Vice-President, Woodstock ; 25th January, 1899, 31st January, 1900.
C. Kloepfer, M.P., Vice-President, Guelph : 25th January, 1899, 31st January, 1900.
T. S. Hobbs, ex-M.P.P., Director, London ; 25th January, 1899, 31st January, 1900.
W. J. McKee, M.P.P., Director, Windsor ; 25th January, 1899, 31st January, 1900.
Wm. German, M.P.P., Director, Welland : 25th January, 1899, 31st January, 1900.
Hon. Geo. E. Foster, M.P., Director, Ottawa ; 25th January, 1899, 31st January, 1900.
Peter Hamilton, Director, Peterboro'; 25th January, 1899, 31st January, 1900.
Alfred McDougall, Director, Toronto ; 25th January, 1899, 31st January, 1900.
W. C. Matthews, Director, Toronto ; 25th January, 1899, 31st January, 1900.
A. W. Campbell, Director, Toronto ; 25th January, 1899, 31st January, 1900.
F. C. Taylor, Director, Lindsay ; 25th January, 1899, 31st January; 1900.
W. H. Meldrum, Director, Peterboro'; 25th January, 1899, 31st January, 1900.
Richard Hall, Director, Peterboro'; 25th January, 1899, 31st January, 1900.
F. M. Holland, Director, Toronto ; 25th January, 1899, 31st January, 1900.
A. F. Rutter, Director, Toronto ; 25th January, 1899, 31st January, 1900.
G. G. S. Lindsay, Q.C., Director, Toronto ; 25th January, 1899, 31st January, 1900.
Robert Davies, Director, Toronto ; 25th January, 1899, 31st January, 1900.
A. C. Macdonell, Director, Toronto ; 25th January, 1899 31st January, 1900.
A. M. McKinnon, Director, Guelph ; 25th January, 1899, 31st January, 1900.
W. A. Stratton, Q C., Director, Peterboro': 25th January, 1899, 31st January, 1900.
A. L. Davis, Director, Peterboro'; 25th January, 1899, 31st January, 1900.
J. G. Wallace, Director, Woodstock ; 25th January, 1899, 31st January, 1900.
J. V. Teetzel, Q.C., Director, Hamilton : 25th January, 1899, 31st January, 1900.
Hon. Senator McMillan, Director, Alexandria ; 25th January, 1899, 31st January, 1900.
T. P. Coffee, Manager, Toronto ; 25th January, 1899, 31st January, 1900.

A. Permanent capital stock : total amount authorized, $2,000,000 ; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b).—Fixed and Permanent Capital Stock Created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of Shares.	Par value of Shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	2,394	50	119,700	119,700	.....
2. 10 per cent.....	37,606	50	1,880,300	188,030	.....
Totals	40,000	.....	2,000,000	307,730	.....

List of Shareholders as at 31st December, 1899.

(Not printed.)

Balance Sheet as at 31st December, 1899.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: total called, $119,700; total paid thereon	$119,700 00	
2. (*b*) Ordinary joint stock capital 10 per cent. called: total called, $188,030; total paid thereon	188,030 00	
4. (*d*) Dividends declared in respect of (1) and (2) but not yet paid	14,810 34	
5. (*e*) Unappropriated profits in respect of (1), (2)	185 64	
		$322,725 98
Liabilities to Public.		
27. Deposits payable on notice	$13,819 93	
28. Interest on deposits due or accrued or capitalized	269 65	
41. Suspense account	300 15	
		14,389 73
Total actual liabilities		$337,115 71
Contingent Liabilities.		
Moneys for which the Corporation is contingently liable, viz.:—		
49. (*a*) Principal guaranteed	$1,942 31	
(*c*) Trust funds invested but not guaranteed	81,364 41	
54. (*d*) Trust funds uninvested not bearing interest and not guaranteed	136,269 42	
Total contingent liabilities		219,576 14
Gross total liabilities, actual and contingent		$556,691 85

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$184,981 00	
11. (*c*) Interest due or accrued on items 9 not included therein	3,243 99	
		$188,224 99
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$12,000 00	
15. (*c*) Debts secured by Public School debentures	500 00	
16. (*d*) Debts secured by loan companies' debentures	15,000 00	
22. (*j*) Debts secured by stock and debentures	70,586 22	
26. (*n*) Interest due or accrued on items 14 to 22 and not included therein	1,126 85	
		99,213 07
E.—Cash.		
31. (*a*) On hand	$ 60 01	
32. (*b*) In bank	131,967 09	
		132,027 10
F.—Assets not hereinbefore mentioned..		
37. (*a*) Open accounts	$ 976 57	
38. (*b*) Advertising paid in advance	614 16	
39. (*c*) Office premises, vaults, fixtures, etc	51,647 55	
		53,238 28
Total of assets owned beneficially by Corporation		$472,703 44

II.—Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.

B.—As Trustee, Representative, Guardian, or Agent (without guarantee).		
52. (*a*) Mortgage securities: Principal	$76,170 21	
(*b*) Other securities: Principal	5,194 20	
(*c*) Unsecured debts	2,624 00	
Total of assets II.		$83,988 41
Gross total of assets I. and II.		$556,691 85

Cash Account.

Receipts for the Year Ending 31st December, 1899.

	I.—Received by the Corporation for its Own Use.			Total.
	A.—*Balances from 31st December, 1898.*			
	(*b*) Cash (not already shown under (1)):—	(Col. 1.)	(Col. 3.)	(Col. 4.)
	(i) On hand		$596 03	
	B.—*Sums Received Wholly or Partly on Capital Stock.*			
4.	(*a*) Calls on joint stock permanent capital		35,935 65	
	C.—*Receipts on account of investments, loans or debts.*			
	(*a*) On mortgages of realty :—			
11.	(i) Principal		21,272 22	
	(ii) Interest	$10,473 48		
	(*b*) On other securities :			
12.	(i) Principal		38.234 93	
13.	(ii) Interest or dividends	5,097 66		
14.	Unsecured debts :			
	(ii) Interest allowed on deposits	3,924 31		
	E.—*Miscellaneous.*			
18.	(*a*) Commission, brokerage	7,486 70		
	F.—*Borrowed money.*			
26.	(*b*) Borrowed by taking deposits		14,415 83	
	G.—*Receipts from other sources.*			
	(*a*) Suspense account		534 51	
	Totals	$26,982 15	$110,989 17	$137,971 32

	II.—Received as Corporate Trustee, Representative, Guardian, or Agent in Trust.		
	A.—*Balance from 31st December, 1898.*		
32.	(*a*) On land	$52 67	
33.	(*b*) Cash in banks and special deposit with official guardian	11,140 75	
	B.—*Receipts on Account of Investments, etc*		
34.	(*a*) Mortgages : Principal, $21,786.65 ; interest, $4,641.26	26,427 91	
35.	(*b*) On other securities : Principal, $13,074.23 ; interest, $115.54	13,189 77	
36.	(*c*) Unsecured debts : Principal, $1,172.49	1,172 49	
	C.—*Received from Real Estate.*		
37.	(*a*) Sales	21,624 23	
38.	(*b*) Rents	5,466 80	
	D.—*Receipts from other sources.*		
39.	(*a*) Sundry receipts	222,139 85	
	Totals	$301,214 47	$301,214 47

Cash Account.

Expenditure for the Year Ending 31st December, 1899.

	I.—Expended on Corporation Account.			Total.
	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 3.)	(Col. 4.)
1.	(*a*) Loaned on mortgages of realty		$3,311 97	
	(*b*) Loaned or invested in other securities :			
2.	(i) Stock and debentures		41,375 00	
	(*c*) Insurances or taxes advanced on property mortgaged to the company		65 02	
8.	Dividends paid on permanent stock	$11,756		

C.—*Borrowed Money.*

18. (*a*) Bank account		1,024 70	48,354 20	
19. (*b*) Deposits : Principal, $326.25 ; interest, $1,292.86		1,292.86	326 25	

D.—*Management Expenses*

25. (*a*) Salaries and fees		4,989 23		
26. (*b*) Commission and brokerage		346 38		
28. (*d*) Stationery, postage, printing, etc		3,444 49		
29. (*e*) Law costs		731 64		
30. (*f*) Fuel, rent, taxes, etc		2,556 85		
32. (*h*) Registration fee		50 00		

E.—*Other Expenditures.*

33. (*a*) Open balances			576 57	
34. (*b*) Office premises, etc			4,830 28	

F.—*Balance.*

37. (*a*) Cash on hand	$ 60 01			
38. (*b*) In bank	12,879 36			
Totals	$12,939 37	$26,192 66	$98,839 29	$137,971 32

II.—Expended on Trust or Agency Account.

A.—*Loaned or Invested on Capital Account.*

42. (*a*) Loaned on mortgages of realty		$75,890 16	
47. (*d*) Incumbrances on realty paid off :			
(i) Principal		6,588 82	
(ii) Interest		631 77	
50. (*a*) Commission or remuneration paid for management of estates, trust or agency		2,285 06	
51. (*b*) Rents, taxes and rates		3,879 53	
53. (*d*) Sundry payments and distributions of estates		112,727 40	
54. (*b*) Cash in banks	$99,211 73		
Totals		$202,002 74	$301,214 47

Miscellaneous Statement for the Year Ending 31st December, 1899.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1900. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1900. None.
3. Amount of other existing obligations of the Corporation which will mature in 1900. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1900, $27,394.28.
5. Average rate of interest per annum paid by the Corporation during 1899 on deposits, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1899 on mortgages of realty, 5⅔ per cent.; on other securities 5⅔ per cent.
7. Of the mortgages held by the Corporation, $259,151.21 is on realty situate in Ontario, and $2,000 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1899. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1899. None.
10. Aggregate market value of the land mortgaged to the Corporation, $657,241.50.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Cashier, $1,000.
(*b*) Are the said bonds executed by private sureties or by guarantee companies? By guarantee companies.
13. When were the accounts of the Corporation last audited? 31st December, 1899.
14. Names and addresses of the auditors for 1899 and 1900: Harry Vigeon, F.C.A., and W. B. Tindall, C.A., Toronto, for 1899; and Harry Vigeon, F.C.A., and P. H. B. Dawson, C.A., for 1900.

COMPARATIVE TABLES

SHOWING LIABILITIES, ASSETS, ETC.

COMPARATIVE

Showing Liabilitites,

Liabilities and Assets.	Loan Companies having only permanent stock.		Loan Compan minating stock manent stock, minating
	1898.	1899.	1898.
Capital Stock.	$ c.	$ c.	$ c.
Capital authorized (permanent)	111,331,822 33	111,877,682 33	22,300,000 00
Capital subscribed (permanent)	81,829,534 33	81,406,122 53	3,906,340 00
Capital subscribed (terminating)			25,250,240 00
Liabilities.			
Liabilities to shareholders :			
Permanent. Stock fully paid up	18,938,468 36	17,846,308 52	1,490,650 00
Permanent. Stock paid up in part	14,431,538 68	14,851,937 00	1,337,061 47
Terminating. Stock fully paid			336,061 50
Terminating. Prepaid			1,305,908 69
Terminating. Instalment stock			3,380,807 50
Reserve fund	10,631,189 25	10,355,383 41	181,374 49
Dividends declared and unpaid	629,445 86	664,291 74	37,008 66
Contingent fund	1,084,087 33	868,042 11	100,929 86
Unappropriated profits	427,677 91	504,350 34	25,119 58
Profits on terminating stock			393,904 49
Other liabilities to shareholders	36,388 49	29,354 42	44,190 10
Total liabilities to shareholders	46,178,795 88	45,119,667 54	8,633,016 34
Liabilities to public :—			
Deposits	17,307,645 74	17,587,348 35	572,675 26
Interest on deposits	351,667 26	339,640 20	887 48
Debentures payable in Canada	11,525,811 62	13,464,284 30	391,773 58
Debentures payable elsewhere	40,247,498 45	35,597,448 89	87,113 05
Debenture stock	11,844,965 55	11,682,545 32	
Interest on debentures and debenture stock	448,329 50	489,473 50	6,711 96
Due on loans in process of completion	262,727 87	289,278 83	72,116 29
Owing to banks	48,937 03	41,181 15	103,421 82
Other liabilities to public	390,983 67	923,582 79	13,653 59
Total liabilities to public	82,428,566 69	80,414,783 33	1,248,353 03
Contingent liabilities			
Grand total liabilities to shareholders and public	128,607,362 57	125,534,450 87	9,881,369 37
Assets.			
Debts secured by mortgages of land. Mortgages of realty	101,470,315 54	99,551,544 02	8,448,383 26
Debts secured by mortgages of land. Mortgaged land held for sale.	6,057,633 75	5,065,762 85	170,669 91
Interest	1,688,221 87	1,418,532 02	118,793 85
Debts secured by :—			
Debentures and debenture stock	2,655,859 24	2,720,780 66	6,772 00
Government securities	681,205 56	1,187,693 44	
Shareholders' stock	622,869 33	602,639 21	237,267 16
Stocks, bonds and securities, other than foregoing	6,920,405 09	6,988,113 11	60,431 62
Office premises	1,550,565 19	1,763,728 81	
Freehold land	3,061,653 26	2,615,683 50	157,932 81
Office furniture	20,916 86	26,977 08	16,277 49
Cash	3,809,847 83	3,118,916 55	495,995 49
Other assets	67,187 66	474,079 62	108,845 78
Not owned beneficially			
Impairment	681 39		
	128,607,362 57	125,534,450 87	9,881,369 37

TABLES.

Assets, Etc

ies having ter-as well as per-or having ter-stock only.	Loaning Land Companies.		Trusts Companies.		Grand total of liabilities and assets for Loan Companies, Loaning Land Companies, and Trusts Companies; also total stock authorized and subscribed.	
1899.	1898.	1899.	1898.	1899.	1898.	1899.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
27,670,000 00	14,433,333 33	14,433,333 33	7,500,000 00	7,500,000 00	155,565,155 66	161,481,015 66
4,754,735 00	6,155,116 00	6,139,215 99	6,411,150 00	5,755,000 00	98,302,140 33	98,055,073 52
24,543,065 00	.....	.....	.....	.....	25,250,240 00	24,543,065 00
2,016,573 56	1,514,912 85	1,459,260 00	14,000 00	657,000 00	21,958,031 21	21,979,142 08
1,323,953 72	2,739,773 87	2,861,968 45	1,752,651 85	1,524,427 50	20,261,025 87	20,562,286 67
315,039 91	.....	.....	.....	.....	336,061 50	315,039 91
1,372,630 04	.....	.....	.....	.....	1,305,908 69	1,372,630 04
3,790,119 80	.....	.....	.....	.....	3,380,807 50	3,790,119 80
216,249 84	277,649 50	177,414 83	438,543 35	479,250 00	11,528,756 59	11,228,298 08
56,601 28	24,306 57	38,116 57	20,403 83	64,197 95	711,164 92	823,207 54
84,225 57	38,945 61	69,999 33	32,720 69	11,947 50	1,256,683 49	1,034,214 51
25,564 33	24,983 43	25,217 74	39,583 58	30,056 17	517,364 50	585,188 58
399,742 72	.....	.....	.....	.....	393,904 49	399,742 72
208,457 27	40,688 52	.....	.....	3,165 36	121,267 11	240,977 05
9,809,158 04	4,661,260 35	4,631,976 92	2,297,903 30	2,770,044 48	61,770,975 87	62,330,846 98
596,252 05	283,095 78	277,052 43	.....	13,819 93	18,163,416 78	18,474,472 76
3,549 79	4,841 57	4,304 00	.....	269 65	357,396 31	347,763 64
591,732 19	1,108,672 46	1,187,709 11	.....	.....	13,026,257 66	15,243,725 60
88,816 38	840,265 53	792,985 87	.....	.....	41,174,877 03	36,479,251 14
.....	.....	.....	.....	.....	11,844,965 55	11,682,545 32
9,842 13	25,100 49	25,201 80	.....	.....	480,141 95	524,517 43
94,297 94	.....	.....	2,294 53	10,282 19	337,138 69	393,858 96
146,847 13	24,489 42	20,301 61	65,541 39	8,676 77	242,389 66	217,006 66
63,066 87	2,565,377 95	1,938,940 25	72,648 37	86,683 88	3,042,663 58	3,012,273 79
1,594,404 48	4,851,843 20	4,246,495 07	140,484 29	119,732 42	88,669,247 21	86,375,415 30
.....	10,372 17	.....	8,023,744 09	9,818,708 71	*8,034,116 26	*9,818,708 71
11,403,562 52	9,523,475 72	8,878,471 99	10,462,131 68	12,708,485 61	158,474,339 34	158,524,970 99
9,802,875 98	1,038,501 57	1,047,439 80	736,332 48	1,086,564 80	111,693,532 85	111,488,424 60
187,470 17	95,510 42	99,785 67	41,176 61	21,035 26	6,364,990 69	5,374,053 95
81,950 98	57,844 42	73,727 07	96,630 97	65,380 92	1,961,491 11	1,639,590 99
25,233 67	486,970 60	.....	171,449 01	109,907 34	3,321,050 85	2,855,921 67
.....	442,772 86	.....	.....	.....	1,123,978 42	1,187,693 44
331,168 87	14,135 44	12,913 78	.....	.....	934,271 93	946,271 86
66,258 66	2,776,366 78	3,032,687 54	339,632 08	1,084,712 97	10,096,835 57	11,171,772 28
7,490 34	.....	.....	390,328 20	521,314 25	1,940,893 39	2,292,533 40
330,775 93	4,447,670 47	4,437,921 44	304,217 47	308,950 37	7,971,474 01	7,693,331 24
15,917 78	895 06	892 11	42,565 89	43,038 49	80,655 30	86,825 46
258,954 79	89,144 45	81,029 71	375,416 22	243,891 12	4,770,403 99	3,702,792 17
295,465 35	73,663 65	92,074 87	56,285 61	31,017 46	305,982 70	892,637 30
.....	.....	.....	7,908,097 14	9,192,672 63	*7,908,097 14	*9,192,672 63
.....	.....	.....	.....	.....	681 39	.....
11,403,562 52	9,523,475 72	8,878,471 99	10,462,131 68	12,708,485 61	158,474,339 34	158,524,970 99

*Not including certain securities as yet unrealized which have come into the hands of the companies as Trust Corporations.

COMPARATIVE

SHEWING LIABILITIES,

Miscellaneous :—Particular items of receipts, expenditures and other details.	Loan Companies having only permanent stock.		Loan Compan minating stock manent stock minating	
	1898.	1899.	1898.	
Receipts.	$ c.	$ c.	$ c.	
Received from borrowers (principal or interest)	24,463,534 71	26,961,256 26	1,711,235 86	
Received from depositors during the year	20,734,066 56	21,079,270 23	1,089,652 65	
Received from shareholders during the year	114,709 67	150,678 22	1,961,906 32	
Debentures issued during the year	6,454,321 71	7,747,180 38	168,516 66	
Debenture stock issued during the year	48,666 67			
Forfeited to company			26,341 64	
Expenditures.				
Loaned during year on mortgages	9,308,752 26	10,647,550 20	2,367,487 77	
Loaned during year on other security	9,888,575 13	9,372,345 65	159,964 71	
Deposits paid off	19,865,523 83	21,085,109 90	1,005,889 17	
Debentures paid off	12,747,105 94	13,965,546 07	13,576 53	
Interest paid on deposits	268,877 69	239,948 77	17,021 88	
Interest paid on debentures and debenture stock	2,091,436 66	1,992,462 33	12,634 27	
Cost of management	872,810 72	854,355 56	298,496 22	
Paid withdrawing shareholders			748,702 22	
Miscellaneous Details.				
Loans written off or transferred to real estate account	946,079 25	1,748,697 06	132,430 46	
Debentures maturing during year 1900		11,067,614 11		
Average rate of interest paid on—				
1. Deposits	per cent 3.383	per cent 3.35	per cent 3.764	
2. Debentures	" 4.049	" 3.98	" 4.648	
3. Debenture stock	" 4.100	" 4.13		
Average rate of interest received by corporation—				
On realty	" 5.698	" 5.674	" 7.997	
On other security	" 5.125	" 5.004	" 7.790	
Number and amount of mortgages enforced—No	725	449	189	
Number and amount of mortgages enforced—Amount	1,603,755 75	1,278,019 82	157,724 13	

TABLES.—*Concluded.*

Assets, Etc.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trusts Companies.		Grand Totals.	
1899.	1898.	1899.	1898.	1899.	1898.	1899.
$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c
2,138,302 72	905,588 43	2,236,199 46	2,021,032 42	2,808,749 58	29,101,391 42	34,144,508 02
1,445,345 13	53,576 05	259,608 50	11,000 00	14,415 83	21,888,295 25	22,798,639 69
2,157,647 49	32,608 45	23,971 09	1,029,673 35	544,376 15	3,138,897 79	2,876,672 95
325,709 32	.....	118,553 51	.....	.....	6,622,838 37	8,191,443 21
.....	.....	.....	.....	.....	48,666 67	.....
39,498 29	.....	.....	.....	.....	26,341 64	39,498 29
2,779,770 57	55,251 44	77,533 32	1,474.815 84	1,257,416 74	13,206,307 31	14,762,270 83
216,810 61	2,451,485 17	1,362,356 63	1,119,459 70	3,161,868 91	13,619,484 71	14,113,381 80
1,420,491 80	307,023 02	258,869 73	.....	326 25	21,178,436 02	22,764,797 68
121,047 38	92,326 06	41,791 89	.....	.....	12,853,008 53	14,128,385 34
19,355 40	11,406 58	10,486 28	.....	1,292 86	297,306 15	271,083 31
21,952 34	83,465 02	82,893 89	.....	.....	2,187,535 95	2,097,308 56
308,196 31	111,603 73	106,572 04	109,529 81	139,609 24	1,392,440 48	1,408,733 15
858,260 19	.....	.....	.....	.....	748,702 22	858,260 19
110,326 32	99,436 31	100,204 03	.....	.....	1,177,946 02	1,959,227 41
119,041 51	.....	241,318 35	.....	.....	.....	11,427,973 97
per cent. 3.735	per cent. 4.48	per cent. 4.28	per cent. 4.505	per cent. 4.375	per cent. 4.033	per cent. 3 935
" 4.505	" 4.59	" 4.46	.....	" 5.000	" 4.429	" 4.486
.....	.....	.....	.....	.....	" 4.100	" 4.13
" 8.013	" 5.94	" 5.836	" 5.74	" 5.679	" 6.344	" 6.3
" 8.430	" 5.50	" 5.500	" 5.58	" 5.106	" 5.999	" 6.01
170	2	1	3	.....	919	620
160,594 56	72 00	19,817 90	9,000 00	.....	1,770,551 88	1,458,432 28

LIST OF LOAN CORPORATIONS.

LIST OF LOAN

Page.	Name of Company.	Description of Company.	When incorporated.
189	Acme Loan and Savings Company	Loan Co	24th June, 1889.
19	Agricultural Savings and Loan Company	"	3rd May, 1872.
193	Aid Savings and Loan Company	"	3rd Mar., 1893.
22	Atlas Loan Company	"	4th Aug., 1887.
25	Barrie Loan and Savings Company (Limited)	"	14th April, 1881.
196	Birkbeck Investment, Security and Savings Co. (Toronto) (*a*)	"	10th May, 1893.
199	Birkbeck Loan Company (London, Ont.)	"	11th Feb., 1893.
28	British Canadian Loan and Investment Company (Limited)	"	12th April, 1876.
31	British Mortgage Loan Company of Ontario	"	5th Oct., 1877.
34	Brockville Loan and Savings Company (Limited)	"	11th May, 1885
37	Canada Landed and National Investment Company (Limited)	"	1858
40	Canada Permanent Loan and Savings Company (*b*)	"	1st Mar., 1855.
	Canada Permanent and Western Can. Mortgage Corporation (*c*)	"	
203	Canadian Homestead Loan and Saving Association	"	24th Sept., 1886.
207	Canadian Mutual Loan and Investment Company (*d*)	"	13th June, 1890.
211	Canadian Savings, Loan and Building Association	"	11th Feb., 1890.
43	Canadian Savings and Loan Company of London, Canada	"	2nd Sept., 1875.
46	Central Canada Loan and Savings Company	"	7th Mar., 1884.
49	Chatham Loan and Savings Company	"	27th Sept., 1881.
52	City and County Loan Association	"	26th Jan., 1889.
55	Crédit Foncier Franco Canadien, Montreal	"	January, 1881
58	Crown Savings and Loan Company	"	30th Jan., 1882.
214	Dominion Permanent Loan Company	"	7th May, 1890.
61	Dominion Savings and Investment Society	"	20th April, 1872.
273	Dovercourt Land, Building and Savings Company (Limited)	Loaning Land Co	16th Dec., 1885.
64	East Lambton Farmers' Loan and Savings Company	Loan Co	19th Dec., 1891.
67	Elgin Loan and Savings Company	"	21st Apr., 1879.
	Empire Loan and Savings Company (*e*)	"	26th May, 1893.
218	Equitable Savings, Loan and Building Association	"	29th Feb., 1892.
70	Freehold Loan and Savings Company (*b*)	"	27th Apr., 1859.
73	Frontenac Loan and Investment Society	Loan Co	13th Aug., 1863.
76	Grey and Bruce Loan Company	"	10th May, 1889.
222	Globe Savings and Loan Company	"	9th Feb., 1892.
79	Guelph and Ontario Investment and Savings Society	"	19th Jan., 1876.
82	Hamilton Mutual Building Society	"	31st Oct., 1890.
85	Hamilton Provident and Loan Society	"	6th June, 1871.
88	Hastings Loan and Investment Society	"	14th Jan., 1876.
226	Home Building and Savings Association (of Ottawa)	"	24th June, 1890.
91	Home Savings and Loan Company (Limited) (*f*)	"	25th April, 1877.
94	Huron and Bruce Loan and Investment Company	"	27th Jan., 1885.
97	Huron and Erie Loan and Savings Company	"	18th Mar., 1864.
100	Huron and Lambton Loan and Savings Company	"	1st Nov., 1877.
103	Imperial Loan and Investment Company of Canada (Limited)	"	19th Aug., 1869.
299	Imperial Trusts Company of Canada	Trusts Co	23rd June, 1887.
106	Industrial Mortgage and Savings Company	Loan Co	20th Aug., 1889.
109	Lambton Loan and Investment Company	"	27th Mar., 1847.
112	Landed Banking and Loan Company	"	16th Dec., 1876.
276	Land Security Company	Loaning Land Co	1873.
115	London and Canadian Loan and Agency Company (Limited)	Loan Co	1863.
229	London Loan Company of Canada	"	2nd May, 1877.
118	London and Ontario Investment Company (Limited) (*b*)	"	1876.
302	London and Western Trusts Company (Limited)	Trusts Co	17th Sept., 1896.
121	Metropolitan Loan and Savings Company	Loan Co	1st June, 1870.
124	Midland Loan and Savings Company	"	5th July, 1872.
232	Montreal Loan and Investment Company, Montreal	Local Loan Co	7th April, 1894.

(*a*) "The Canadian Birkbeck Investment and Savings Company," was incorporated by 62-3 Vic. liabilities of the Birkbeck Investment

(*b*) Now amalgamated under the name of "The Canada

(*c*) The corporate name of the new Company which was constituted by the amalgamation of the Canada Loan and Savings Company and the London and Ontario Investment Company, 63 Vic. c. 129

(*d*) "The Colonial Investment and Loan Company" was incorporated by Special Act of the Dominion, the liabilities of the Canadian Mutual

(*e*) Formerly Midland and Western Counties Loan and Savings Company; name and head

(*f*) Capital Stock increased to $2,500,000, by Supplementary

CORPORATIONS

Chief Office in Ontario.	Manager—Secretary.	President.	Financial statement for the year ending.
Toronto	N. M. Keele	W. W. Hodgson	December, 31st, 1899.
London	C. P. Butler	Daniel Regan	"
Toronto	Arthur E. Hill	R. S. Williams	"
St. Thomas	A. E. Wallace	Hon. R. Harcourt	"
Barrie	S. Dyment	N. Dyment	"
Toronto	F. W. G. Fitzgerald	H. P. Dwight	"
London	T. H. Luscombe	R. J. C. Dawson	"
Toronto	R. H. Tomlinson	A. H. Campbell	"
Stratford	William Buckingham	Hon. Thos. Ballantyne	"
Brockville	H. B. White	W. H. Cole	"
Toronto	Edward Saunders	John L. Blaikie	"
Toronto	J. Herbert Mason	J. Herbert Mason	"
Toronto	A. J. Pattison	John Hillock	"
Toronto	A. J. Jackson	J. J. Withrow	"
Toronto	W. J. Hambley	John A. Carlaw	"
London	M. H. Rowland	Robt. Fox	"
Peterborough	E. R Wood (Toronto)	Hon. Geo. A. Cox	"
Chatham	S. F. Gardiner	Arch. Bell	"
Toronto	Geo J. Clutton	Ambrose Kent, J.P	"
Toronto	W. E. Long	Geo. Brolemann	"
Petrolea	Wm. English	J. H. Fairbank	"
Toronto	F. M. Holland	Hon. J. R. Stratton, M.P.P.	"
London	Nathaniel Mills	Thomas H. Purdom	"
Toronto	James T. Locke	James Brandon	"
Forest	Newton Tripp	James Hutton, M.D	"
St. Thomas	George Rowley	D. McLarty	"
Toronto	James Fish	Hon. J. R. Stratton, M.P.P.	"
Toronto	E. A. Taylor	H. O'Hara	"
Toronto	Hon. S. C. Wood	C. H. Gooderham	"
Kingston	S. C. McGill	Hon. Sir Richard Cartwright	31st December, 1899.
Owen Sound	Wm. P. Telford	S. J. Parker	"
Toronto	Edgerton W. Day	John Flett	"
Guelph	John E. McElderry	Alex. B. Petrie	"
Hamilton	Walter Anderson	Alfred Ward	30th November, 1899.
Hamilton	C. Ferrie	Geo. H. Gillespie	31st December, 1899.
Belleville	J. P. C. Phillips	Hon. Sir Mackenzie Bowell.	"
Ottawa	C. A. Douglas	John R. Armstrong	"
Toronto	James Mason	Hon. Sir Frank Smith	"
Goderich	Horace Horton	Francis Jordan	"
London	Geo. A. Somerville	John W. Little	"
Sarnia	J. Cameron Douglas	James Flintoft	"
Toronto	E. H. Kertland	James Thorburn, M.D	"
Toronto	J. S. Lockie	H. S. Howland	"
Sarnia	J. S. Symington	John Cowan	"
Sarnia	A. C. Clark	Chas. McKenzie	"
Hamilton	C. W. Cartwright	Matthew Leggat	"
Toronto	Edward R. Greig	Robert Jaffray	"
Toronto	Vernon B. Wadsworth	Geo. R. R. Cockburn, M.A.	"
London	Malcolm John Kent	Thomas Kent	"
Toronto	A. M. Cosby	Hon. Sir Frank Smith	"
London	John B. Kilgour	G. C. Gibbons, Q C	31st December, 1899.
Ottawa	C. R. Cunningham	John Mather	"
Port Hope	George M. Furby	John Mulligan	"
Ottawa	Charles King, Ottawa	L. O. David	"

c. 103 (D), and was by the said Act empowered to acquire all the assets, etc., and to assume all the Security and Savings Company of Toronto.

Permanent and Western Canada Mortgage Corporation."

Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold (Ont). The financial statements of the constituent companies will be found under their several names.

62-3 Vic. c. (1900), and was by the said Act empowered to acquire all the assets, etc., and to assume al Loan and Investment Company.

office changed by Order-in-Council 28th April, 1899. No business was transacted in 1899.

Letters Patent of Ontario bearing date 20th April, 1900.

LIST OF LOAN

Page.	Name of Company.	Description of Company.	When incorporated.
306	National Trusts Company (Limited) (*h*)	Trusts Co	12th Aug ,1898.
236	Niagara Falls Building, Savings and Loan Association	Local Loan Co	5th Mar.,1894.
127	North British Canadian Investment Company (Limited)	Loan Co	14th Oct , 1876.
130	North of Scotland Canadian Mortgage Company (Limited)	"	17th Dec., 1875.
133	Ontario Building and Savings Society	"	26th June,1874.
279	Ontario Industrial Loan and Investment Company (Limited)	Loaning Land Co.	28th May, 1880.
136	Ontario Loan and Debenture Company	Loan Co	26th Sept.,1870.
139	Ontario Loan and Savings Company	"	12th Feb., 1873.
239	Ontario Permanent Building and Loan Association	"	6th Oct., 1892.
310	Ottawa Trusts and Deposit Company (Limited)	Trusts Co	23rd Jan., 1896.
243	Owen Sound Building and Savings Society	Loan Co	1st April,1889.
142	Oxford Permanent Loan and Savings Society	"	27th Oct., 1865.
246	People's Building and Loan Association of London	"	22nd June,1862.
145	People's Loan and Deposit Company	"	18th Feb., 1875.
249	Peterborough Workingmen's Building and Savings Society	"	17th Jan., 1889.
314	Provincial Trust Company of Ontario	Trust Co	27th Oct., 1897.
252	Provincial Building and Loan Association	Loan Co	9th Nov.,1891.
282	Provident Investment Company (*i*)	Loaning Land Co.	3rd Nov.,1893.
148	Real Estate Loan Company of Canada (Limited)	Loan Co	17th Sept ,1879.
256	Reliance Loan and Savings Company of Ontario	"	2nd Mar.,1893.
151	Royal Loan and Savings Company	"	24th Mar., 1876.
154	Scottish American Investment Company, Edinburgh (*j*)	"	29th Mar , 1873.
285	Scottish Ontario and Manitoba Land Company (Limited) Glasgow	Loaning Land Co.	15th Dec., 1879.
156	Security Loan and Savings Company	Loan Co	12th Mar , 1870.
159	Simcoe Loan and Savings Company	"	18th April,1896.
165	Southwestern Farmers' and Mechanics' Savings and Loan Society	"	24th Nov.,187 .
162	Southern Loan and Savings Company	"	24th Nov , 1870.
168	Standard Loan Company	"	14th Feb., 1873.
171	Star Loan Company	"	23rd Aug.,1881.
260	Stratford Building and Savings Society	"	23rd Aug.,1889.
264	Sun Savings and Loan Company of Ontario	"	3rd May, 1893.
317	Toronto General Trusts Corporation	Trusts Co	1872
288	Toronto Land and Investment Corporation	Loaning Land Co.	30th Jan., 1886
174	Toronto Mortgage Company (*k*)	"	15th Dec., 1899
291	Toronto Savings and Loan Company	"	15th June, 1885
177	Trust and Loan Company of Canada, London, Eng	Loan Co	9th Dec., 1843
322	Trust and Guarantee Company (Limited)	Trusts Co	24th Feb , 1897
181	Victoria Loan and Savings Company	Loan Co	4th Sept., 1895
294	Walkerville Land and Building Company (Limited)	Loaning Land Co.	22nd Oct., 1890
184	Western Canada Loan and Savings Company (*l*)	Loan Co	13th Jan., 1863
268	York County Loan and Savings Company	"	21st Dec., 1891

* Chief agent

(*h*) Formerly The National Trusts Company of Ontario, Limited ; name was

(*i*) Formerly The Provident Investment and Mortgage Guarantee Company of Ontario

(*j*) Registry expired 30th June, 1900. No

(*k*) Formed by amalgamation of The Union Loan and Savings Company

(*l*) See note

CORPORATIONS.—*Continued.*

Chief office in Ontario.	Secretary.	President.	For the year ending.
Toronto	W. T. White	J. W. Flavelle	31st December, 1899.
Niagara Falls	Lucie E. Smith	Frank Le Blond	"
Toronto	Jas. L. Scarth	Robert Miller	31st December, 1899.
Toronto	Osler & Hammond	Jas. W. Barclay	11th November, 1899.
Kingston	Jas. McArthur	C. V. Price	31st December, 1899.
Toronto	Edmund T. Lightbourne	Wm. Booth	"
London	Wm. F. Bullen	John McClary	"
Oshawa	T. H. McMillan	W. F. Cowan	"
Woodstock	R. W. Ball	A. B. Welford, M.D.	30th November, 1899.
Ottawa	H. W. Chamberlain	Alexander Fraser	31st December, 1899.
Owen Sound	C. A. Fleming	A. J. Spenser	
Woodstock	Malcolm Douglas	H. P. Brown	"
London		Judge Elliott	"
Toronto	Samuel W. Black	Hon. J. C. Aikins	"
Peterborough	J. Corkery	T. B. McGrath	"
Toronto	W. J. M. Taylor	Sir Richard Cartwright, G.C.M.G.	
Toronto	E. C. Davies	Thos. Crawford, M.P.P.	"
Toronto	E. R. Wood	Hon. Geo. A. Cox	"
Toronto	Benj. Morton	Jno. Smart	"
Toronto	John Blacklock	Hon. John Dryden	"
Brantford	R. S. Schell	Wm. Watt, Sr.	"
Toronto	*W. H. Lockhart Gordon	Sir Geo. Warrander, Bart.	"
Toronto	Jas. L. Scarth	Hugh Wright	"
St. Catharines	Eugene F. Dwyer	Thos. R. Merritt	"
Barrie	O. H. Lyon	Hon. Charles Drury	"
St. Thomas	W. E. Leonard	E. W. Gustin, M.D.	"
St. Thomas	Jno. Walker Stewart	Wm. Mickleborough	"
Toronto	W. T. Dinnick	J. P. Whitney, Q.C., M.P.P.	"
St. Thomas	D. M. Tait	Hon. D. Mills	"
Stratford	D. B. Burritt	M. F. Goodwin	"
Toronto	W. Pemberton Page	Jno. T Gilmour, M.D.	"
Toronto	J. W. Langmuir	John Hoskin, Q.C	"
Toronto	John C. Copp	Geo. R. R. Cockburn	"
Toronto	Walter Gillespie	Larriatt W, Smith, Q.C., D.C.L	"
Peterborough	W. G. Morrow	Hon. Geo. A. Cox	"
Toronto	James O'Neil Ireland	Chas. Morrison	30th September, 1899.
Toronto	T. P. Coffee	Hon. J. R. Stratton, M.P.P.	31st December, 1899.
Lindsay	James Low	Jno. Magwood	"
Walkerville	D. F. Matthew.	E. Chandler Walker	"
Toronto	Walter S. Lee	Hon. G. W. Allan	"
Toronto	Joseph Phillips	Joseph Phillips	"

in Ontario.
changed by Order in Council (Ontario) bearing date 21st September, 1899.
(Limited), name changed by Order in Council (Ontario) bearing date 2nd November, 1899.
application made for renewal of registry.
and The Building and Loan Association, 15th December, 1899.
(*b*), p. 334.

BINDING ... AUG 23 1967